



Individual Insolvencies by Location, Age and Gender, England and Wales, 2017

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This statistical release provides breakdowns of individual insolvencies in England and Wales, at region, county, unitary authority and local authority levels. It also includes age and gender breakdowns of individual insolvencies at region level. The statistics cover the calendar years 2000 to 2017.

Main Messages

- **The total insolvency rate increased for the second successive year, and increased in all regions of England and Wales between 2016 and 2017.**
- **The North East continued to have the highest insolvency rates, while London had the lowest.**
- **Eight out of ten local authorities with the lowest insolvency rates were in London, whilst six out of the ten areas with the highest rates were located in coastal areas.**
- **The insolvency rate for females was higher than the male rate for the fourth successive year, and the gap has continued to widen.**
- **Insolvency rates were highest in the 35-44 age group for males and 25-34 for females.**
- **Insolvency rates increased for all age groups except 55 and over, with those aged between 18-44 showing the biggest rises.**

Analysis Tool

This publication is accompanied by an interactive analysis tool which will allow users view statistics for their chosen local authority area. The tool can be accessed via a link at <https://www.gov.uk/government/statistics/individual-insolvencies-by-location-age-and-gender-england-and-wales-2017> The Insolvency Service welcomes any feedback users have on ways to improve the tool via the contact details above.

Designation:

Official Statistics not designated as National Statistics

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1. Definitions

Bankruptcy	A form of debt relief available for anyone who is unable to pay their debts. Assets owned will transfer to a trustee in bankruptcy who will realise them and distribute the proceeds to creditors. Discharge from debts usually takes places 12 months after the bankruptcy order is granted. A trustee may be a licensed insolvency practitioner or may be the official receiver.
Debt relief order (DRO)	A form of debt relief available to those who have a low income, low assets and qualifying debts up to £20,000 (£15,000 before October 2015). There is no distribution to creditors, and discharge from debts takes place 12 months after the DRO is granted.
Individual voluntary arrangement (IVA)	A voluntary means of repaying creditors some or all of what they are owed. Once approved by 75% or more of the creditors, the arrangement is binding on all. IVAs are supervised by licensed insolvency practitioners.
Rate per 10,000 adults	The number of insolvencies divided by the number of people aged 18 or over, multiplied by 10,000. A rate of 100 insolvencies per 10,000 adults is equivalent to 1% of the adult population.
Total individual insolvencies	The sum of bankruptcies, DROs and IVAs.

2. Key Findings in 2017

Total Insolvencies	
The total insolvency rate increased for the second successive year	The rate of total insolvencies per 10,000 adults rose to 21.4 in 2017 from 19.7 in 2016, an increase of 1.7.
Individual Voluntary Arrangements were the largest type of insolvency	Individual Voluntary Arrangements (IVAs) accounted for 60% of insolvencies, Debt Relief Orders for 25% & bankruptcies for 15%.
Different types of insolvency had differing trends	In 2017, the IVA rate rose by a rate of 2.0 insolvencies per 10,000 adults, the DRO rate fell by a rate of 0.3 and the bankruptcy rate remained unchanged.
Regions	
The North East continued to have the highest total individual insolvency rate in England and Wales	The insolvency rate in the North East was 27.2 insolvencies per 10,000 adults. It has been the region with the highest insolvency rate each year since 2008; in 2017 it also had the highest insolvency rates for each type of individual insolvency.
London continued to have the lowest total individual insolvency rate in England and Wales	The insolvency rate in London was 14.1 insolvencies per 10,000 adults. It has been the region with the lowest insolvency rate each year since 2006; in 2017 it also had the lowest insolvency rates for each type of individual insolvency.
The insolvency rate increased in all regions	The East Midlands had the highest rise in the insolvency rate (2.5 per 10,000 adults), and London had the lowest rise in the insolvency rate (1.2 per 10,000 adults).
Local authorities	
Eight out of the 10 lowest insolvency rates were in London with the others in the South East and East Midlands.	The local authorities with the lowest rate of total insolvencies ¹ were Westminster and Kingston upon Thames, with 9.0 per 10,000 adults respectively – less than half of the England and Wales average.
Many of the areas with the highest individual insolvency rate were in local authorities in coastal areas	Six of the ten local authorities with the highest rates were in seaside resorts and coastal areas.
Age and gender variations	
Female insolvency rates continued to be higher than for males	The individual insolvency rate per 10,000 adults was higher for females (22.6) than males (20.2). The gap between female and male rates has widened steadily from 1.0 in 2014 to 2.4 in 2017.
Different types of insolvency had differing gender breakdowns	Males continued to have a higher rate for bankruptcies whilst females continued to have a higher rate for DROs. Since 2016, females have had a higher rate of IVAs than males.
Insolvency rates overall were highest among the 35-44 age group for both males and females	Insolvency rates were higher for females than males for all age groups except 55-64 and 65+. Between 2016 and 2017, insolvency rates increased most rapidly for the 18-24, 25-34 and 35-44 age groups. But fell for 55-64 and 65+ age groups.
The age profile was different for each type of individual insolvency	The 35-44 age group had the highest bankruptcy and DRO rates, while the 25-34 age group had the highest IVA rate.

More detailed information on total individual insolvency rates, and those for each of the three insolvency procedures, is provided in the following pages, and in the detailed tables on the Insolvency Service website. An interactive tool with summary data for each local authority area is also available via a link at <https://www.gov.uk/government/statistics/individual-insolvencies-by-location-age-and-gender-england-and-wales-2017>

¹ Excluding City of London and Isles of Scilly due to low population.

3. Total Individual Insolvencies (including bankruptcies, DROs and IVAs)

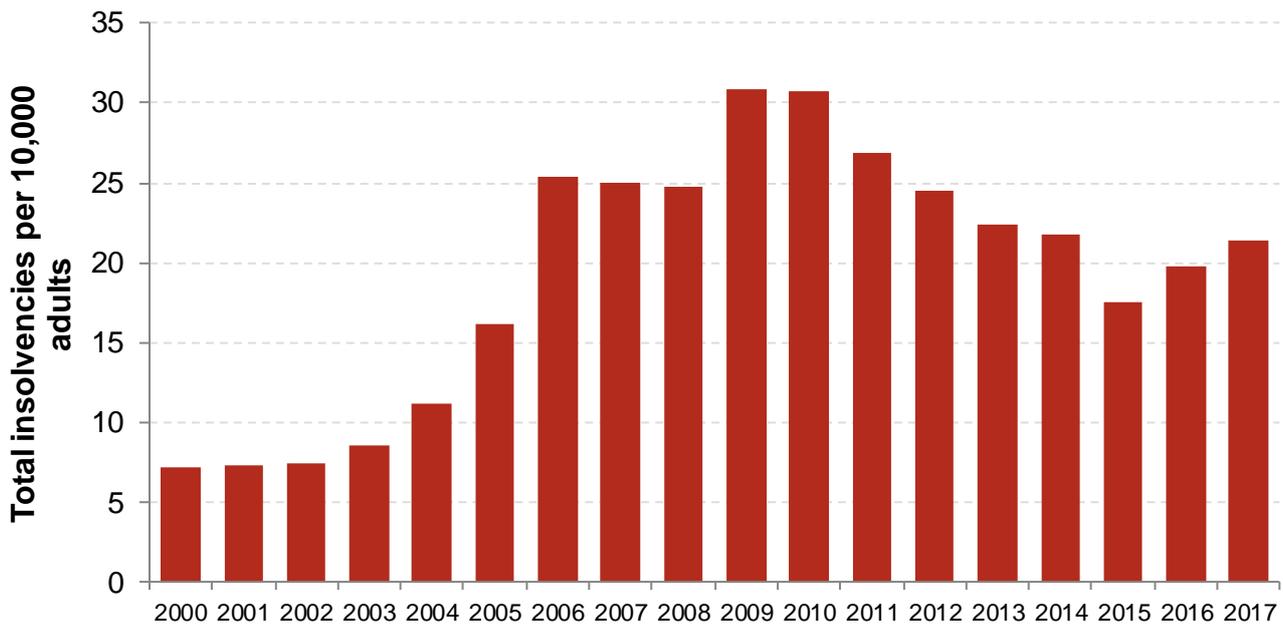
National Trends

In 2017, the insolvency rate in England and Wales was 21.4 insolvencies per 10,000 adults.

This represented an annual increase of 1.7 in the rate of insolvencies per 10,000 adults in England and Wales in 2017 from 19.7 in 2016; but a decrease of 9.5 in the insolvency rate since its peak in of 30.9 in 2009.

This was the second successive year of a rise in insolvency rates. Between 2009 and 2015 the rate fell each year to a low point 17.6 in 2015. This followed a trend of generally rising insolvency rates from 7.2 in 2000 to a peak of 30.9 in 2009.

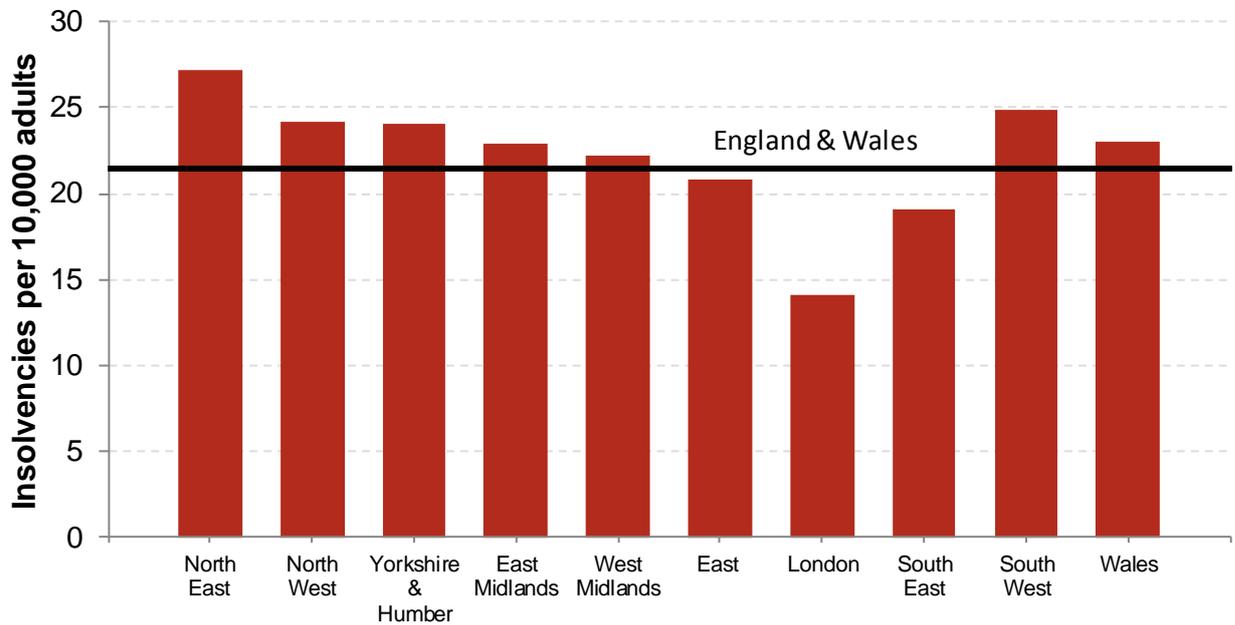
Figure 1: Total individual insolvencies per 10,000 adults, England & Wales, 2000 to 2017



Regional Trends

The North East had the highest total individual insolvency rate in 2017 at 27.2 per 10,000 adults (5.8 higher than England and Wales), followed by the South West at 24.8 (3.4 higher than England and Wales). London had the lowest rate in 2017 at 14.1 (7.3 lower than England and Wales).

Figure 2: Total individual insolvencies per 10,000 adults by region, England and Wales, 2017

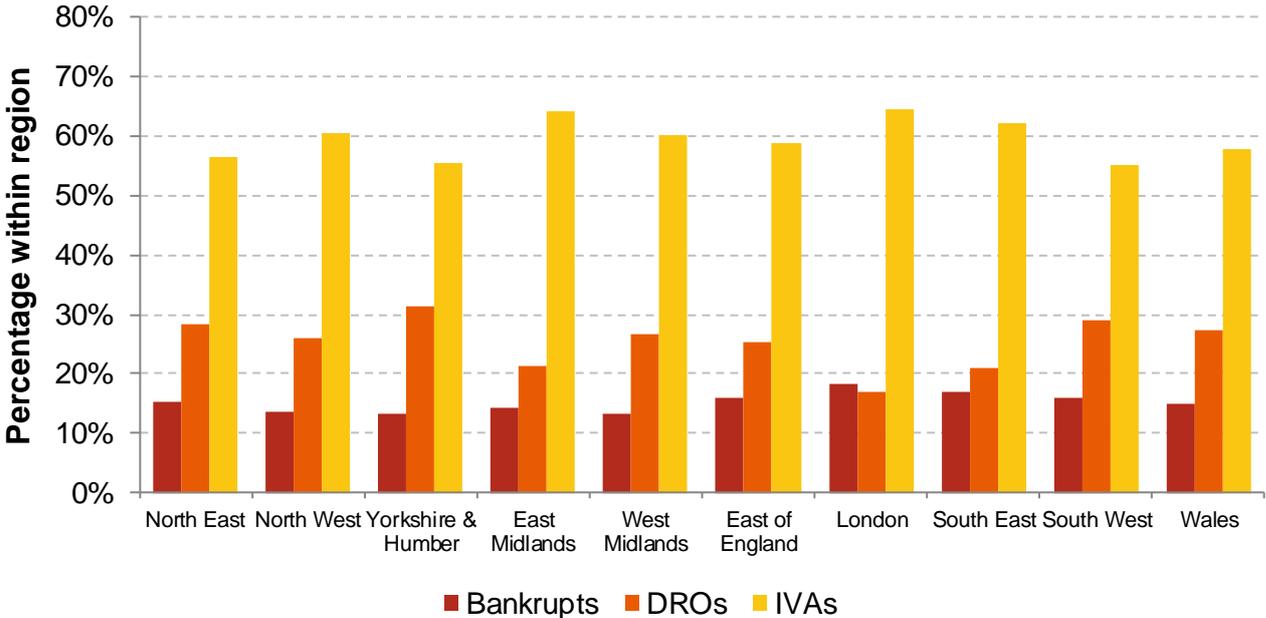


Individual voluntary arrangements (IVAs) accounted for the highest proportion of insolvencies across all regions, but there was variation between regions. In London, they accounted for 65% of all insolvencies, whereas, in the South West, they accounted for 55% for insolvencies.

Bankruptcies accounted for the lowest proportion of insolvencies all regions apart from London, and once again there was variation. In London, they accounted for 18% of insolvencies, but in the West Midlands and Yorkshire they accounted for 13% of insolvencies.

Debt relief orders (DROs) as a proportion of all insolvencies also saw significant variation, with DROs accounting for 31% of insolvencies in Yorkshire and the Humber while in London, they accounted for 17%.

Figure 3: Composition of total insolvencies by region in 2017, England and Wales

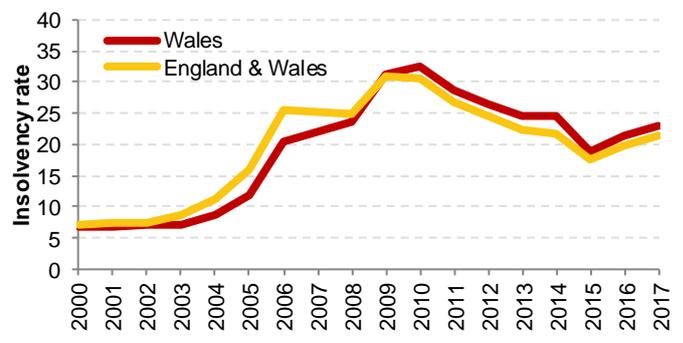
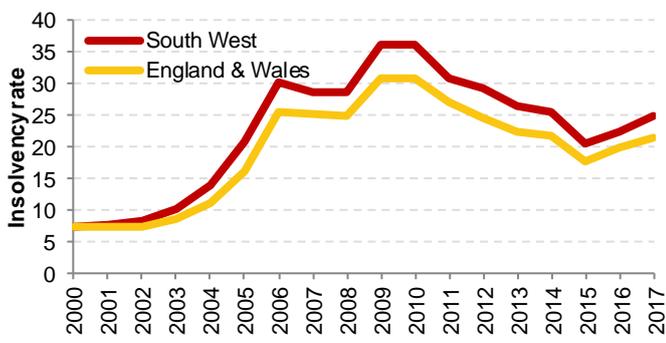
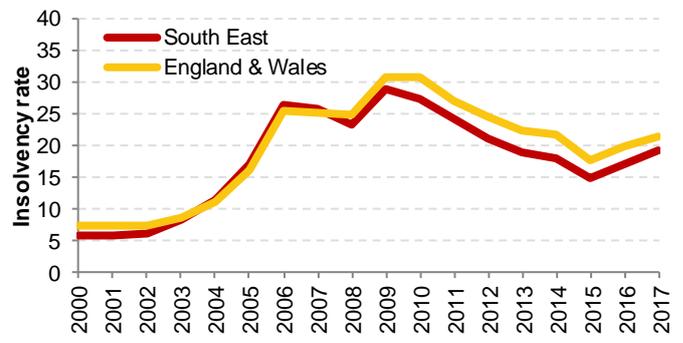
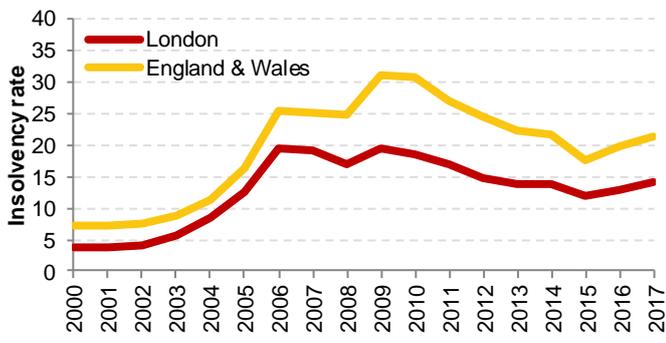
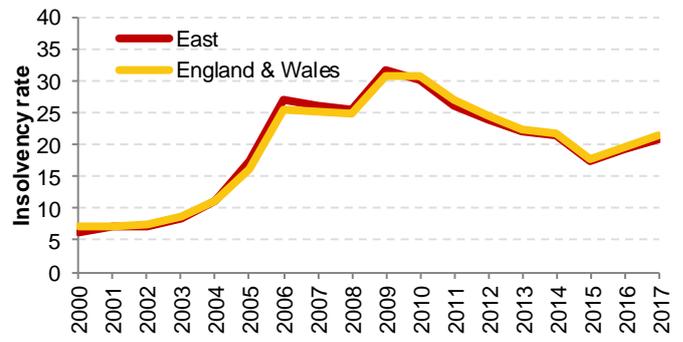
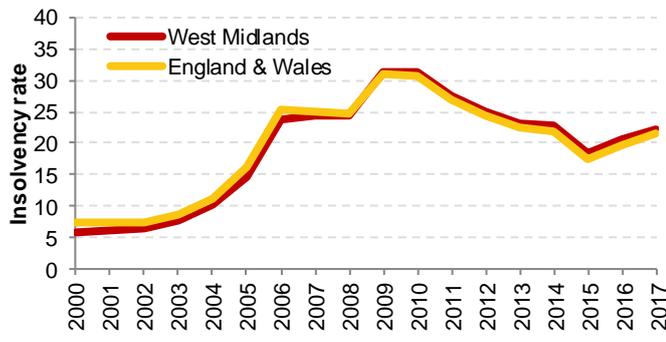
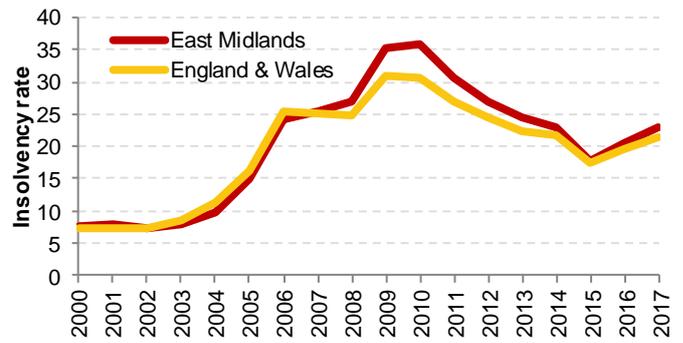
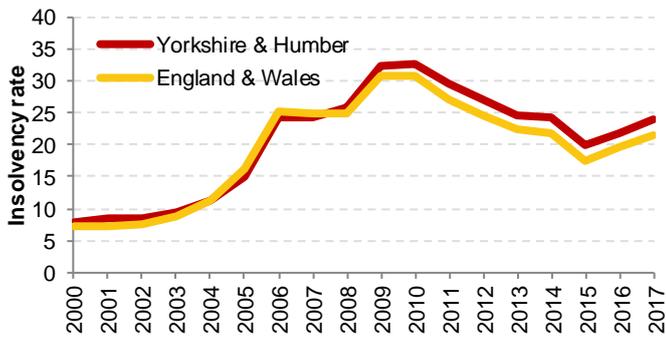
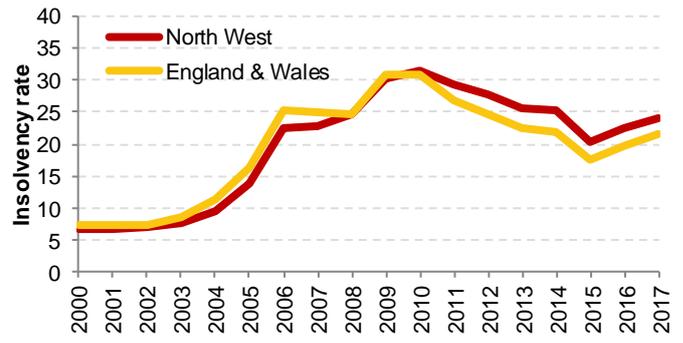
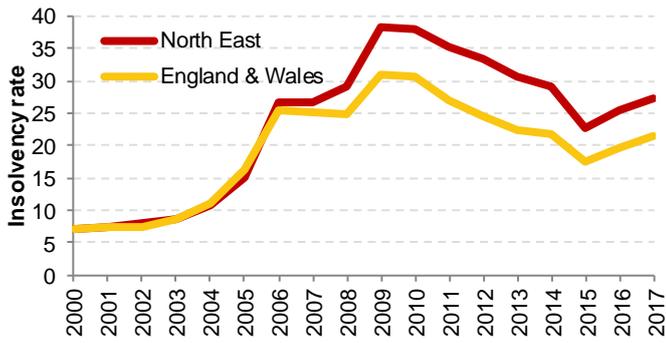


All regions saw a rise in their insolvency rate in both 2017 and 2016 after a drop in 2015, just like for England and Wales.

East Midlands showed the largest annual increases in 2017 in insolvency rates at 2.5 insolvencies per 10,000 adults respectively, whilst London showed the smallest increase at 1.2. These compare to a national increase of 1.7 insolvencies per 10,000 adults in England and Wales in 2017.

The North East has had the highest total individual insolvency rate each year since 2008, and London has had the lowest rate each year since 2006.

Figure 4: Regional Insolvency Rates 2000 - 2017 (insolvencies per 10,000 adults)



Local Authority District Breakdown

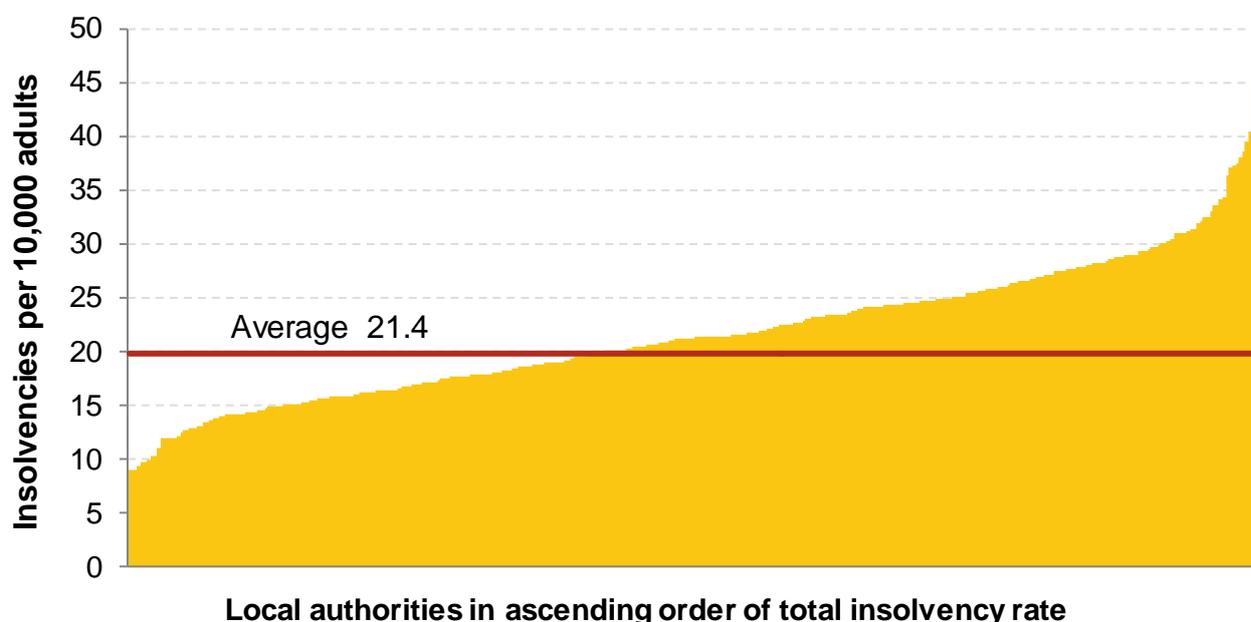
The local authority with the highest total individual insolvency rate in 2017 was Stoke-on-Trent with a rate of 44.8 per 10,000 adults; whilst the joint lowest were Kingston upon Thames and Westminster² at 9.0. Six out of ten areas with the highest insolvency rates were located in coastal areas; by comparison, eight out of the ten areas with the lowest insolvency rates were in London.

The total insolvency rate was higher in 2017 than in 2016 in 273 out of 348 local authorities (78%). The largest decrease in the rate was in Stafford at 7.7 lower per 10,000 adults¹ followed by Merthyr Tydfil at 7.5; the largest increase was in Burnley at 11.0 higher per 10,000 adults followed by Thurrock with 8.8¹ more insolvencies per 10,000 adults.

Table 1: Local authorities with the ten highest and lowest individual insolvency rates, England and Wales, 2017

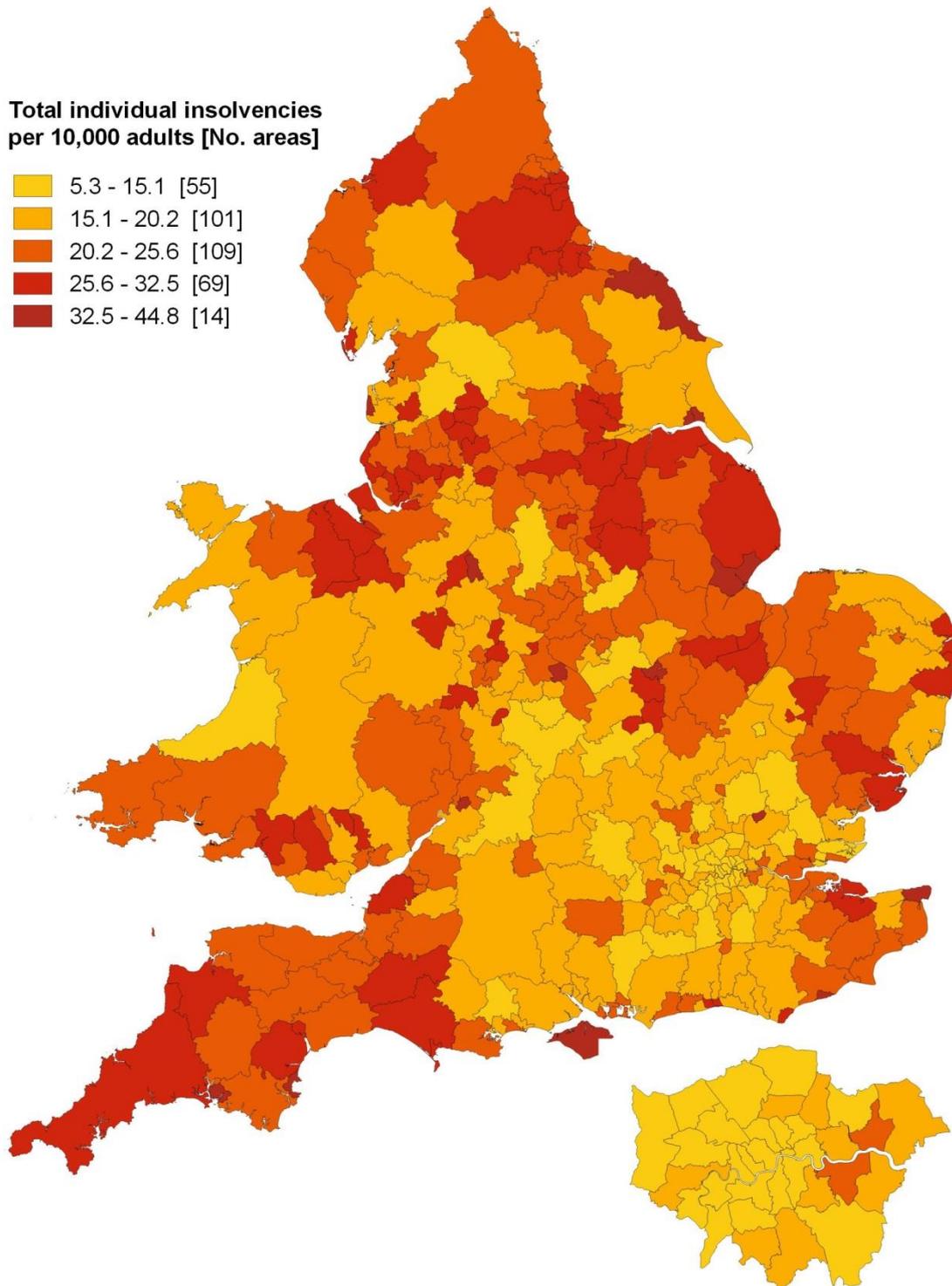
Highest Total Insolvency rates			Lowest Total Insolvency rates		
Local authority	Number of new cases	per 10,000 adults	Local authority	Number of new cases	per 10,000 adults
Stoke-on-Trent	888	44.8	Westminster	179	9.0
Plymouth	851	40.4	Kingston upon Thames	122	9.0
Kingston upon Hull, City of	807	39.5	Wandsworth	236	9.1
Scarborough	342	38.5	Harrow	180	9.4
Blackpool	423	38.1	Camden	199	9.7
Corby	197	37.4	Kensington and Chelsea	125	9.8
Isle of Wight	433	37.4	Wokingham	126	10.0
Torbay	408	37.1	Barnet	307	10.4
Gloucester	365	36.4	Richmond upon Thames	156	10.4
Harlow	224	34.3	Rushcliffe	102	11.1

Figure 5: Distribution of total individual insolvency rate by local authority, England and Wales, 2017



² Disregarding City of London and Isles of Scilly due to low population numbers.

Map 1: Total individual insolvencies per 10,000 adults by local authority, England and Wales, 2017



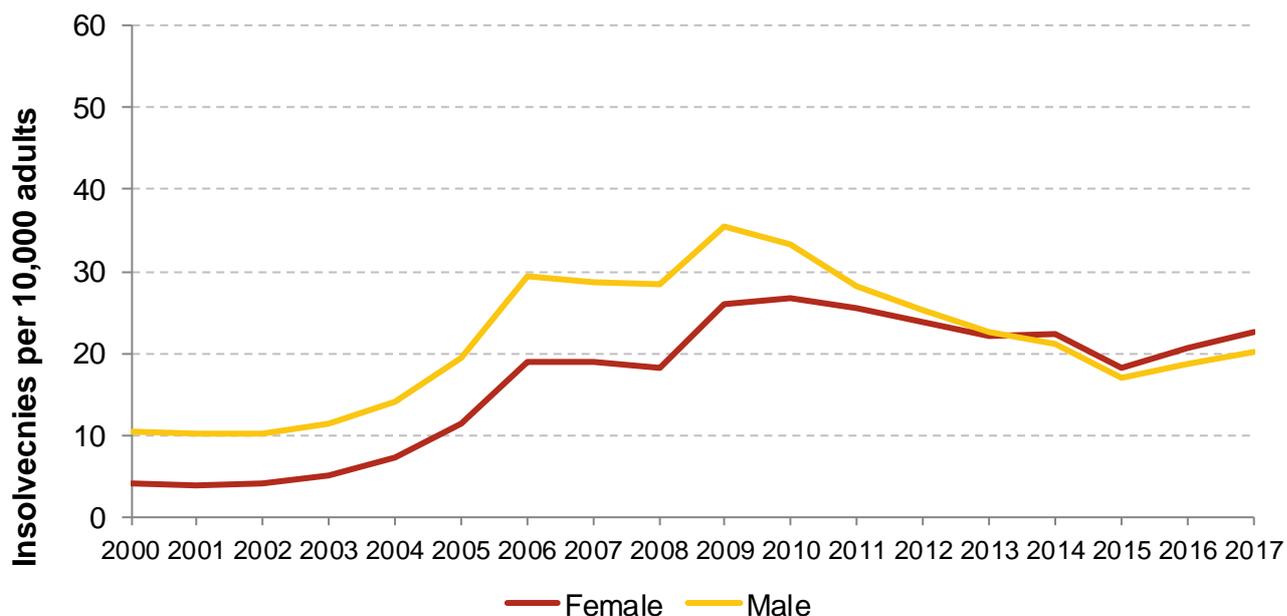
Local authorities with lower total individual insolvency rates (represented by lighter shades) tended to be concentrated around London and the Home Counties, while many of those local authorities with higher individual insolvency rates (represented by darker shades in Map 1) were in the South West, North East, Merseyside/Greater Manchester, Humberside and the East Midlands and coastal areas.

Gender Analysis

In 2017, the insolvency rate for females was 22.6 insolvencies per 10,000 adults and was 20.2 for males. This represents a gender gap of 2.4, an increase on last year's gender gap of 1.8.

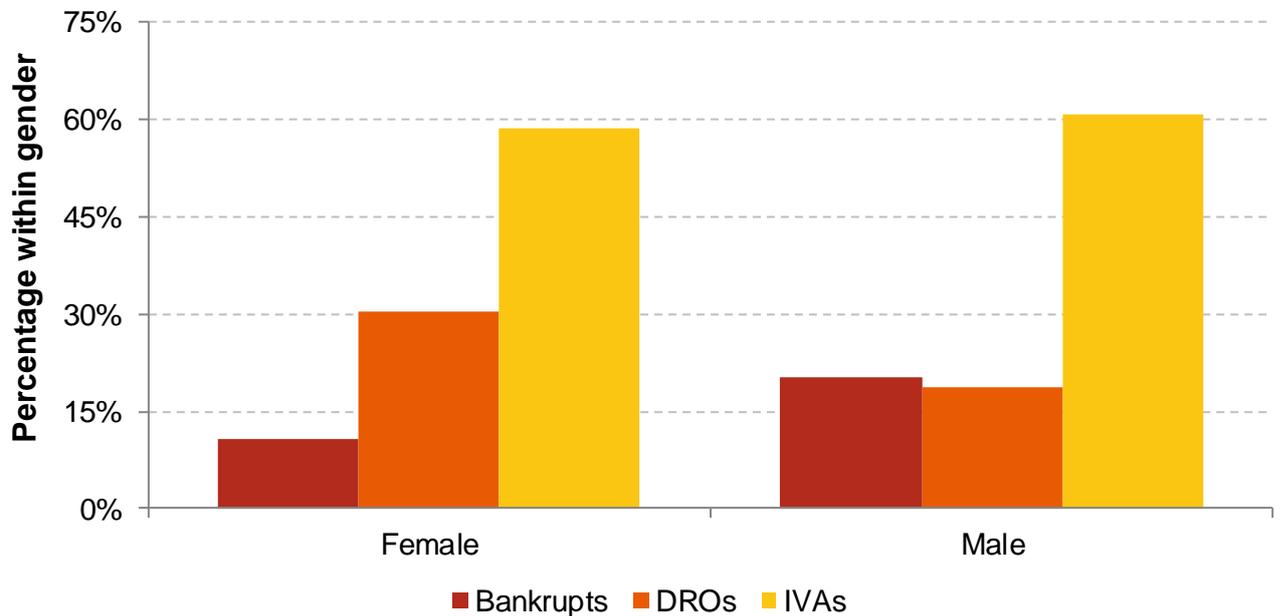
Historically, males had a higher rate of insolvencies per 10,000 adults than females, but the gender gap noticeably narrowed from 2009 onwards and, by 2014, females began to have higher insolvency rates than males. This change coincided with a decline in the number of bankruptcies (where males have a higher rate of insolvency), the introduction and growth in the number of debt relief orders (where the rate for women is higher), and the narrowing and subsequent reversal of the gender gap for individual voluntary arrangements.

Figure 6: Rate of total insolvencies by gender, 2000 to 2017, England and Wales



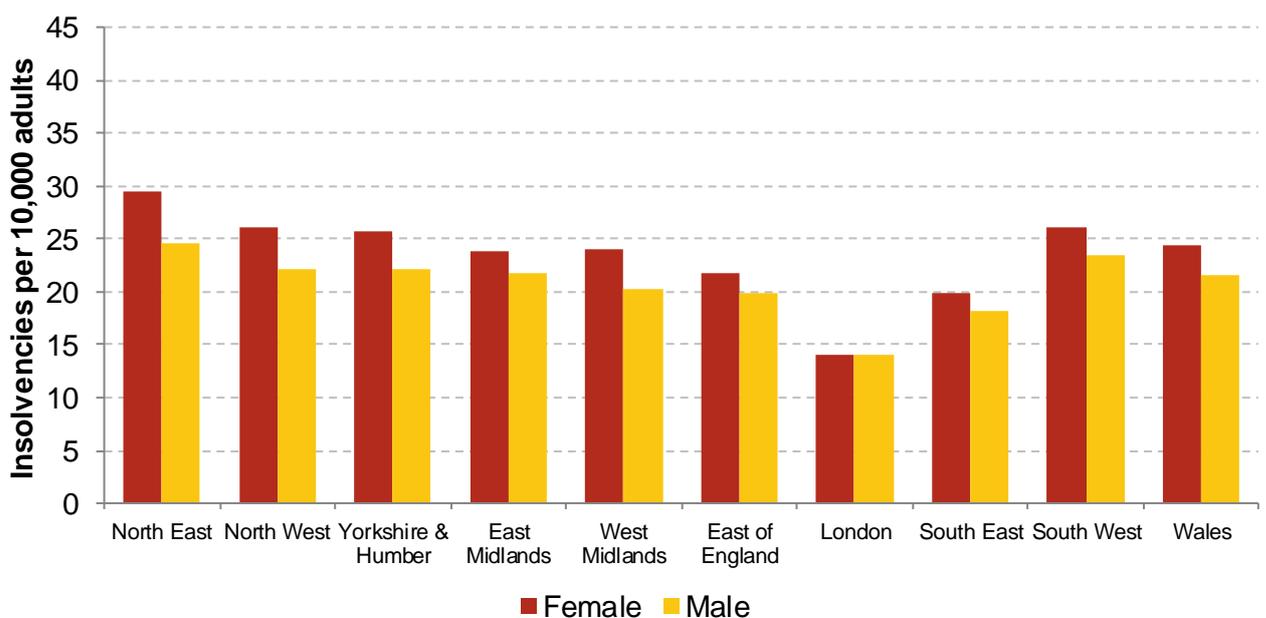
The proportion of insolvency type by gender can be seen in Figure 7. Individual voluntary arrangements (IVAs) accounted for the highest proportion of male and female insolvencies (56% for males, 53% for females). However, bankruptcies accounted for the lowest proportion of insolvencies for females (11% of insolvencies), whilst DROs accounted for the lowest proportion in men (19% of insolvencies).

Figure 7: Composition of total insolvencies by gender in 2017, England and Wales



Females had higher insolvency rates in every region of England and Wales apart from London. The gender gap in North East was a rate 4.9 per 10,000 adults higher than men compared to 2.4 nationally. In London, the insolvency rate for men and women was the same.

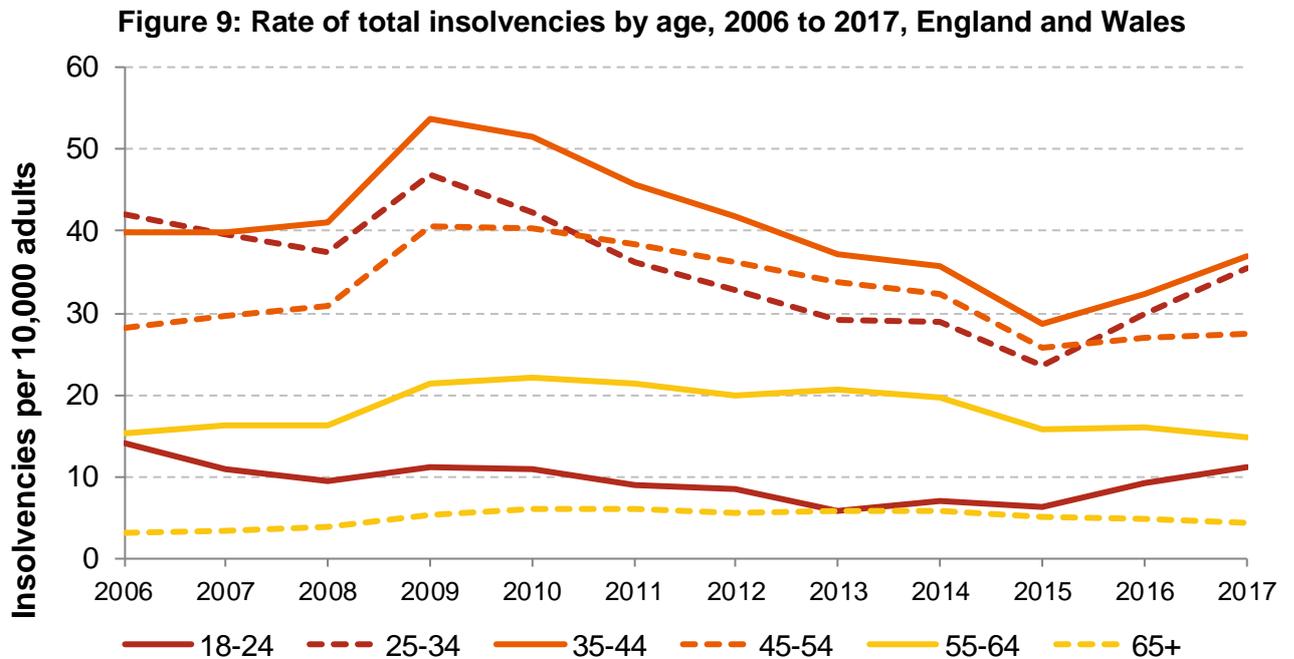
Figure 8: Total Insolvency rate per 10,000 adults by region and gender in 2017, England and Wales



Age Group Analysis

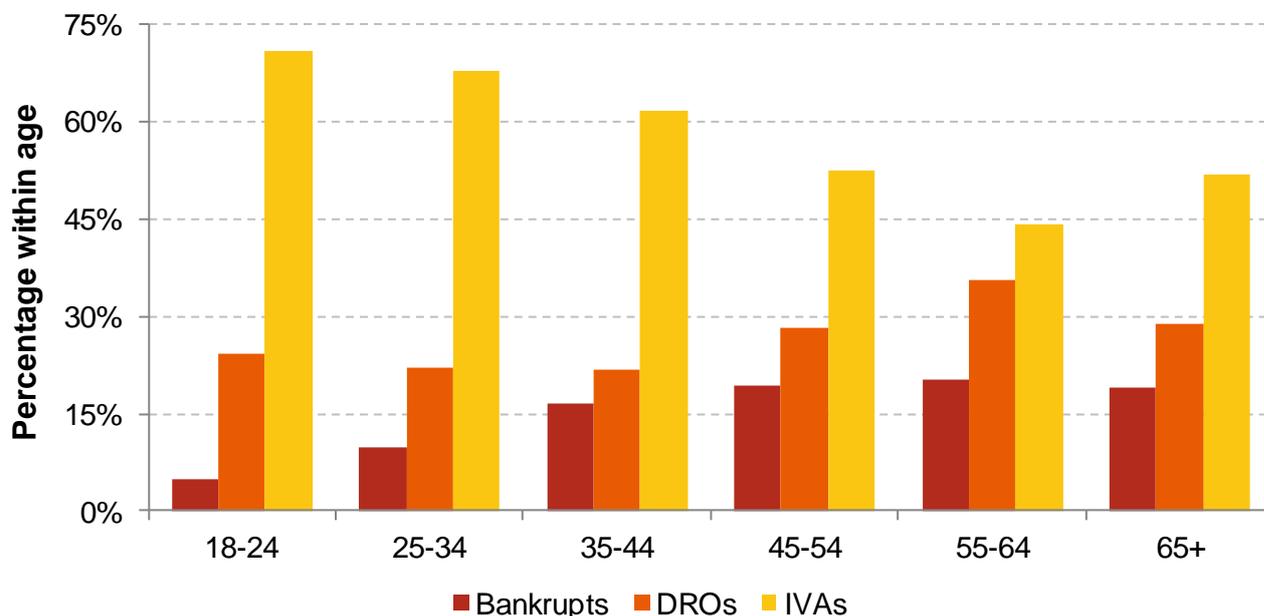
In 2017, the distribution of insolvency rates by age remained broadly similar to 2016. The trend of insolvency rates being lower in younger adults then peaking in middle age before falling again in older adults continues in 2017. This trend has been similar since 2006.

The insolvency rate increased for younger age groups between 2016 and 2017. The 25-34 year old age group saw the largest annual rate increase of 5.7 between 2016 and 2017. This is in contrast to the two oldest age groups which both saw decreases in their insolvency rate.



Individual voluntary arrangements (IVAs) were the most common type of insolvency in all age groups, but the extent of this varied. IVAs tended to be more common amongst younger age groups. The proportion of insolvencies that IVAs accounts for falling with age until the 55-64 age group before increasing again for those aged 65+. This is in contrast to bankruptcies and debt relief orders.

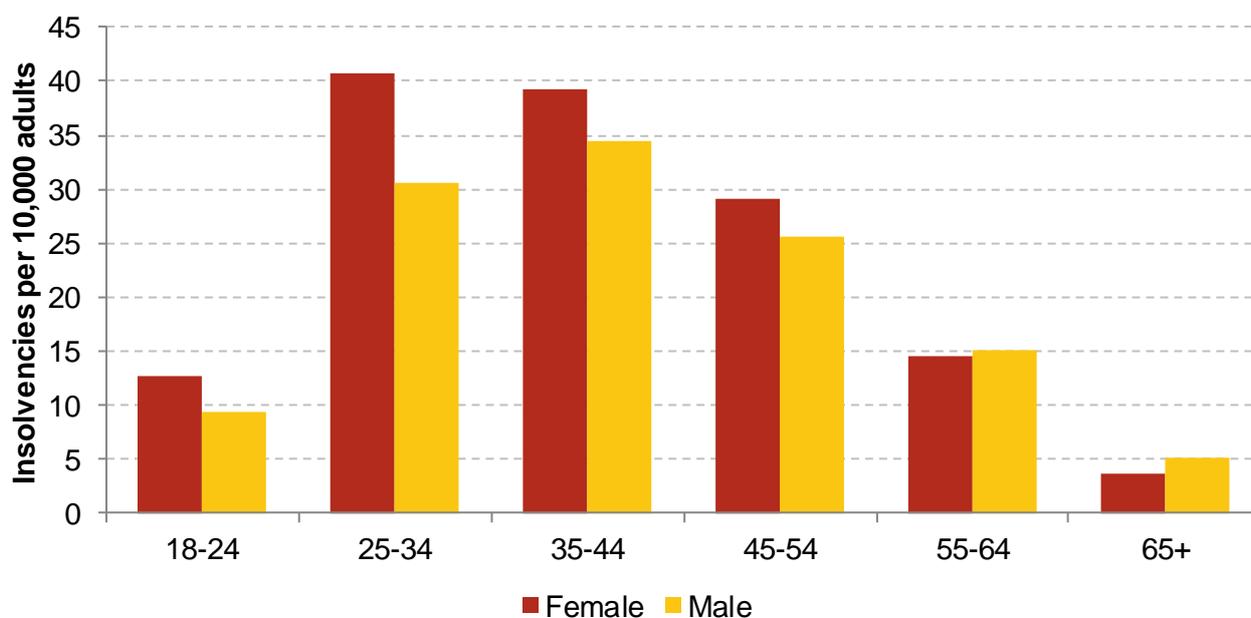
Figure 10: Composition of total insolvencies by age in 2017, England and Wales



Combined Analysis

In 2017, the insolvency rate was higher amongst females under 55 years old, compared to males of the same age. The reverse was true for those aged 55 and over.

Figure 11: Total Insolvency rate per 10,000 adults by age and gender in 2017, England and Wales



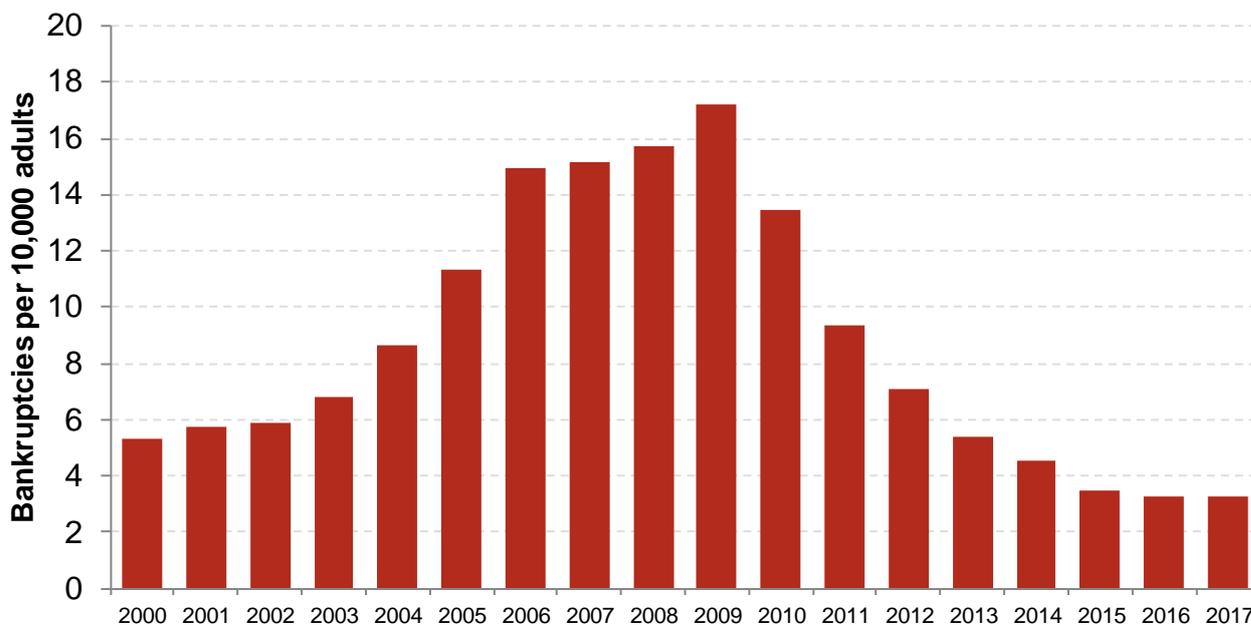
4. Bankruptcies

National Trends

In 2017, the rate of bankruptcies was 3.3 per 10,000 adults in England and Wales, unchanged since 2016, and is the lowest bankruptcy rate since at least 2000, the beginning of this analysis.

The bankruptcy rate in 2017 remains unchanged from 2016, having followed a decreasing trend since the peak of 17.2 in 2009, as seen below in Figure 12.

Figure 12: Bankruptcies per 10,000 adults, England and Wales, 2000 to 2017



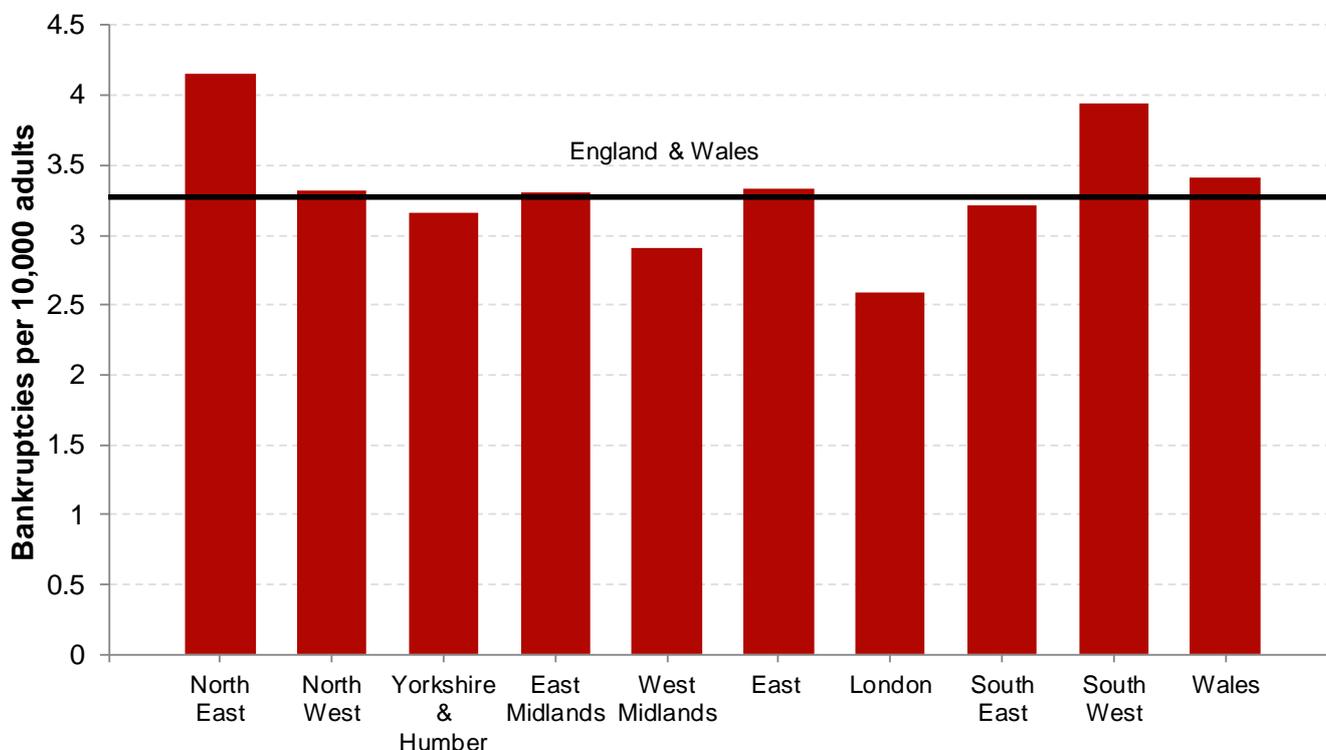
Recent legislative changes may have affected these statistics:

- There has been [a change to the process for people making themselves bankrupt](#), which has removed the courts from the process. Since 6 April 2016, applications must be submitted online via the central UK Government website, <https://www.gov.uk/>, to the adjudicator within the Insolvency Service. The process also allows the costs of the application to be made by instalments.
- There has been [a change in the minimum debt a creditor must be owed to make someone bankrupt](#), which increased from £750 to £5,000 for petitions presented from 1 October 2015.

Regional Trends

The North East had the highest bankruptcy rate in 2017 at 4.2 per 10,000 adults (0.9 higher than England and Wales), followed by the South West at 3.9 (0.7³ higher than England and Wales). London had the lowest rate in 2017 at 2.6 (0.7 lower than England and Wales), followed by the West Midlands at 2.9 (0.4 lower than England and Wales).

Figure 13: Bankruptcies per 10,000 adults by region, England and Wales, 2017



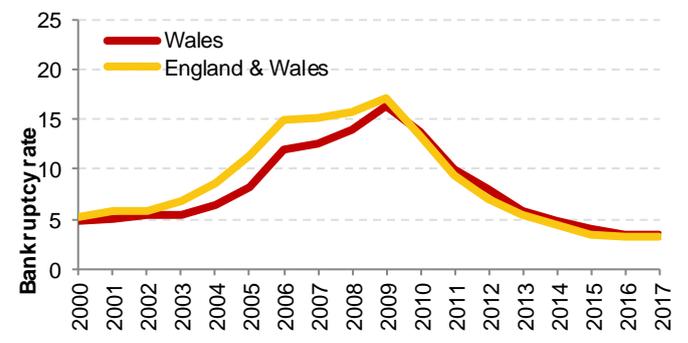
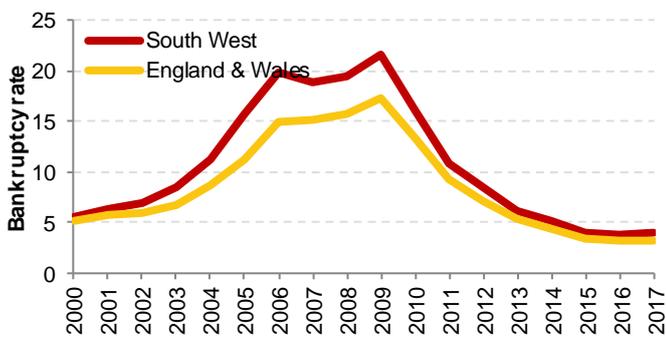
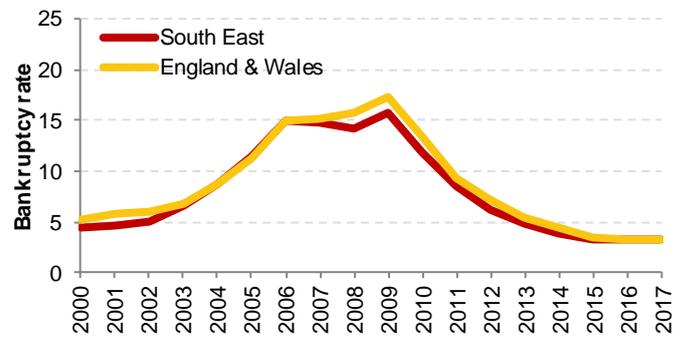
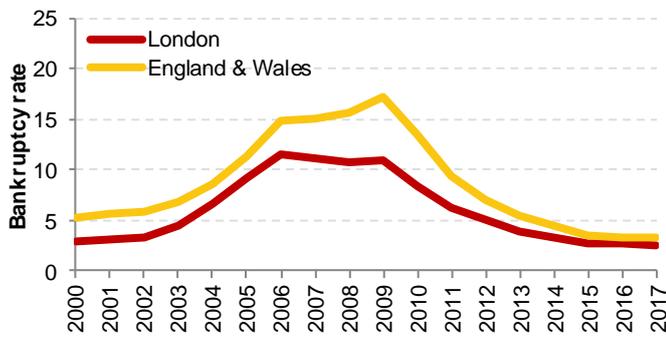
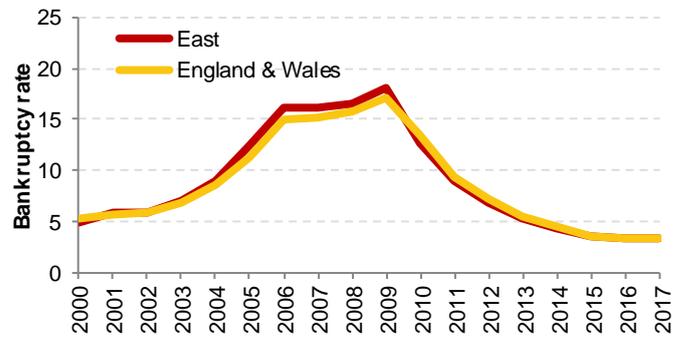
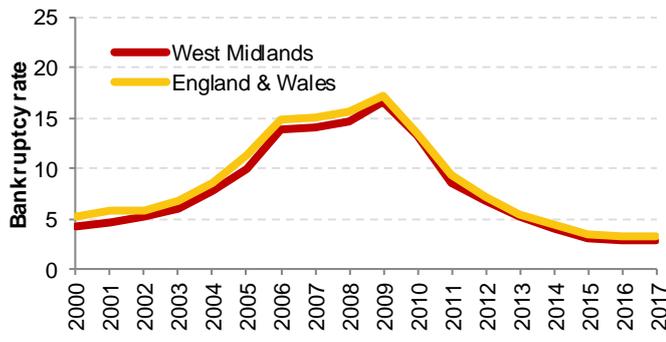
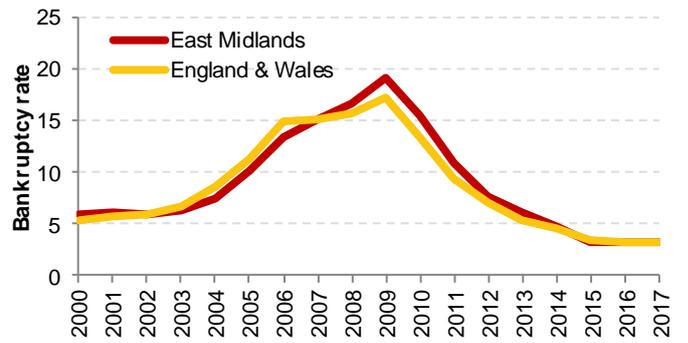
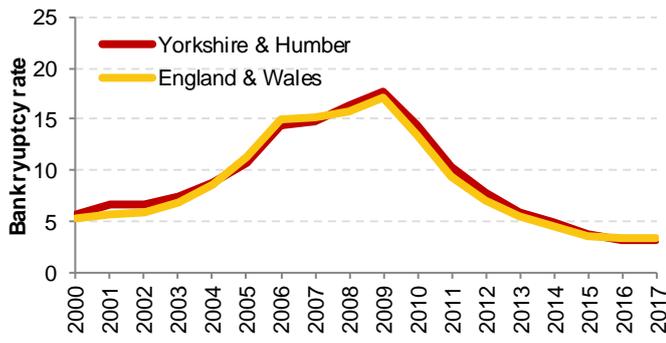
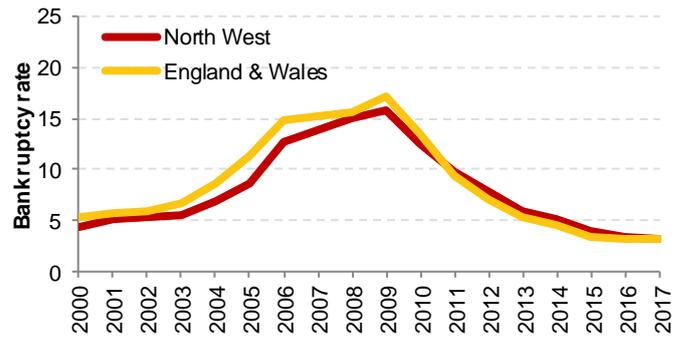
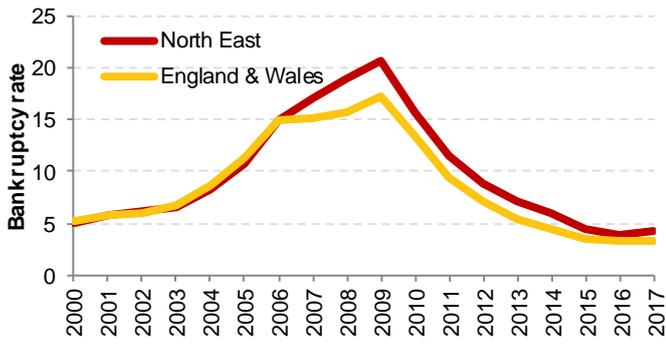
In 2017, the bankruptcy rate for the North East; West Midlands; East Midlands; South West; South East; and East of England increased while there were decreases in the bankruptcy rate in London; Wales; North West; and Yorkshire and the Humber.

Prior to 2017, all regions have followed a similar pattern to the national trend of a decreasing rate of bankruptcies, with the exception of London's increase in its bankruptcy rate in 2016.

The North East has the highest rate of bankruptcies each year since 2011, prior to which South West had the highest rate since 2000, the beginning of this analysis. London has had the lowest rate each year since 2006.

³ Components may not sum due to rounding

Figure 14: Regional Bankruptcy Rates 2000-2017 (Bankruptcies per 10,000 adults)



Local Authority District Breakdown

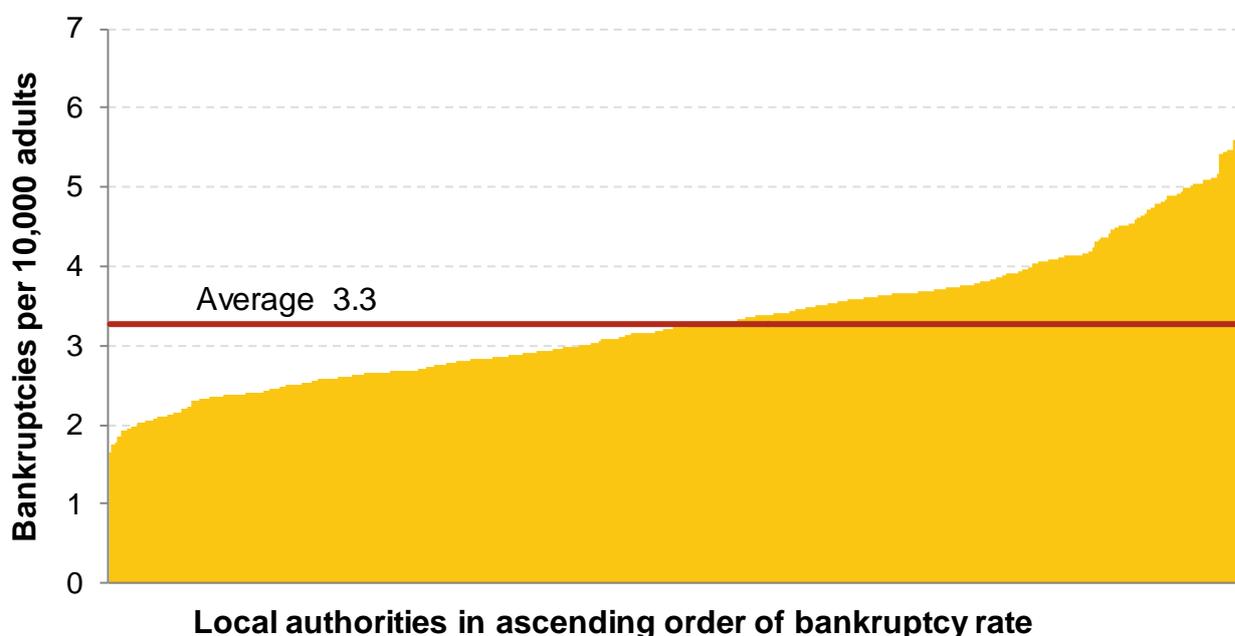
The local authority with the highest bankruptcy rate in 2017 was West Devon at 6.6, followed by Torbay at 6.0; the lowest was Chiltern⁴ at 1.6 followed by Wokingham with 1.7 (see Table 2 below; the distribution of local authorities by bankruptcy rate is given in Figure 15 below).

The largest decrease in the bankruptcy rate was in Dartford³ with a 2.4 lower rate in 2017 than in 2016, followed by Shepway at 2.3 lower per 10,000 adults; the largest annual increase in bankruptcy rate was in West Devon³ at 3.7 higher per 10,000 adults followed by Rossendale with a 2.7 higher rate per 10,000 adults.

Table 2: Local authorities with the ten highest and lowest bankruptcy rates, England and Wales, 2017

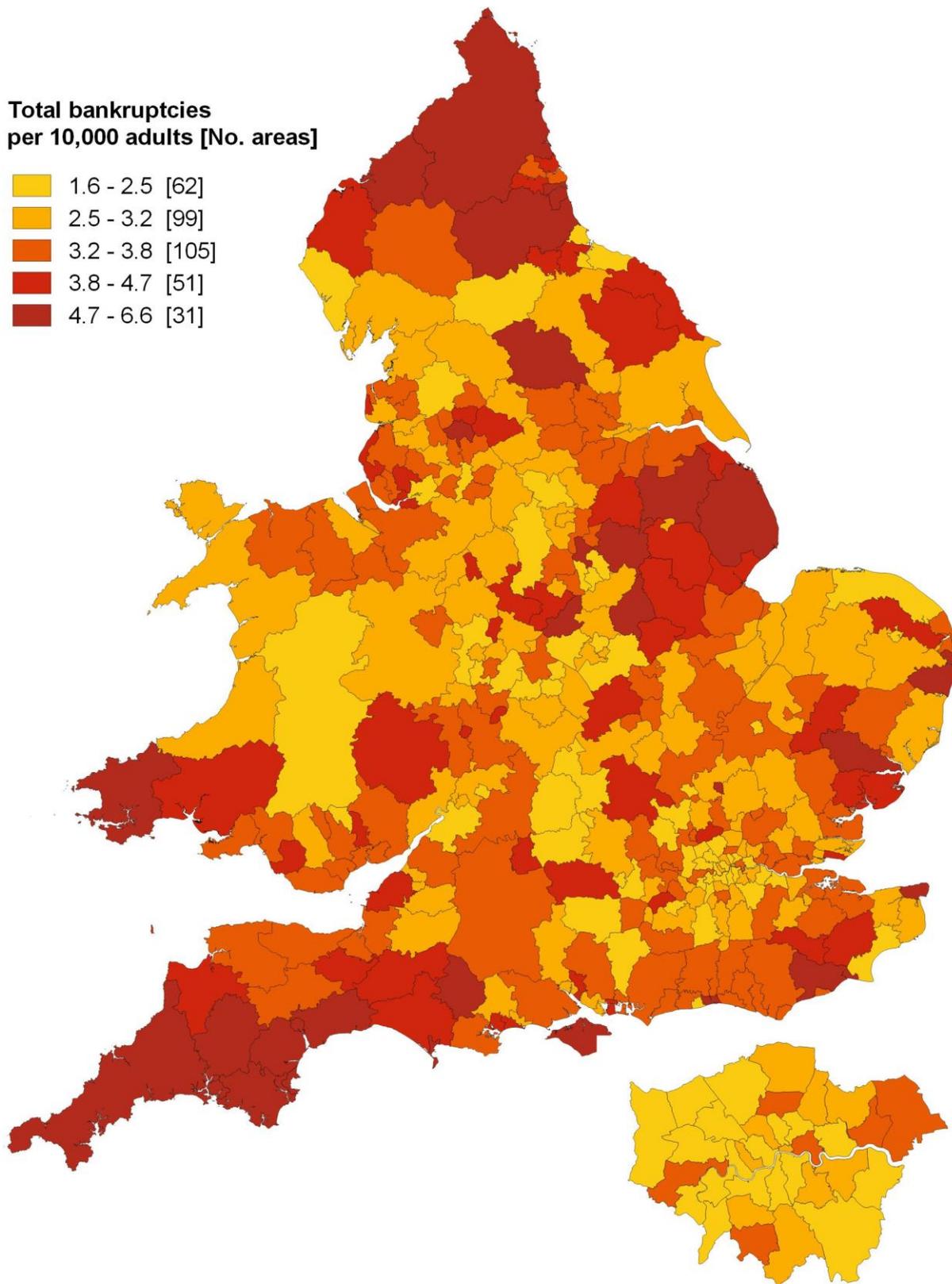
Highest bankruptcy rates			Lowest bankruptcy rates		
Local authority	Number of new cases	per 10,000 adults	Local authority	Number of new cases	per 10,000 adults
West Devon	30	6.6	Chiltern	12	1.6
Torbay	66	6.0	Wokingham	22	1.7
Melton	23	5.6	Wandsworth	46	1.8
Plymouth	118	5.6	Derbyshire Dales	11	1.9
Newark and Sherwood	53	5.5	Oxford	24	1.9
Thanet	61	5.5	Woking	15	1.9
East Lindsey	63	5.4	Cambridge	20	2.0
Weymouth and Portland	29	5.4	Nuneaton and Bedworth	20	2.0
Pembrokeshire	52	5.2	Kingston upon Thames	27	2.0
Ashfield	51	5.1	Hackney	43	2.0

Figure 15: Distribution of bankruptcy rates by local authority, England and Wales, 2017



⁴ Disregarding the Isles of Scilly and the City of London because of low population numbers.

Map 2: Bankruptcies per 10,000 adults by local authority, England and Wales, 2017

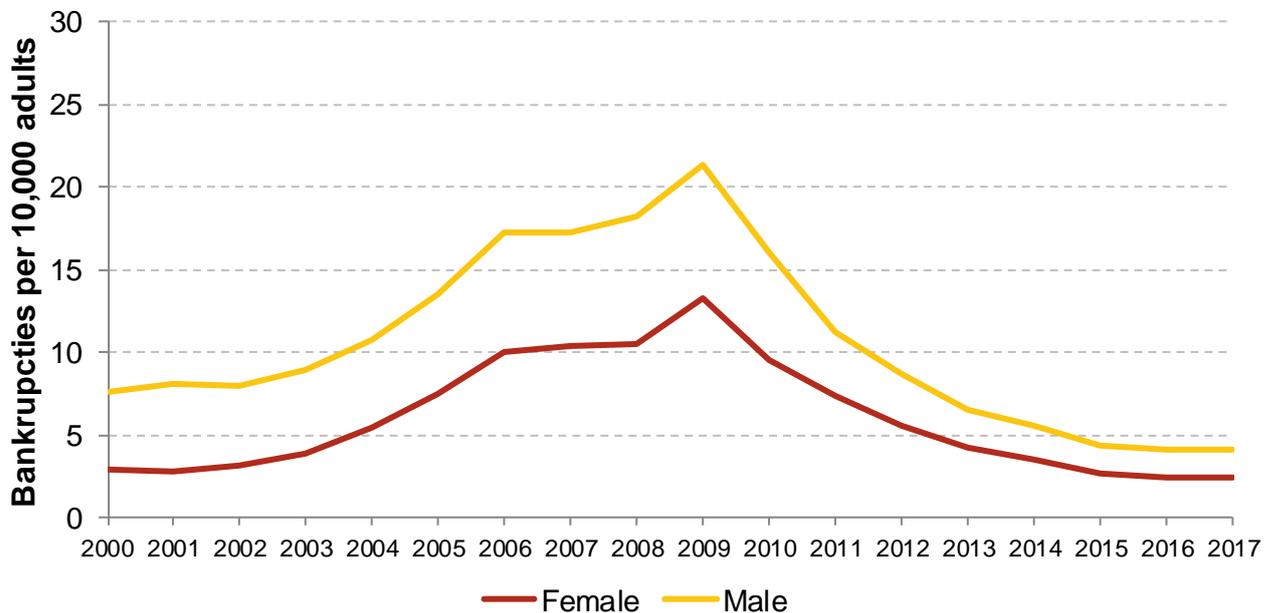


Local authorities with lower bankruptcy rates (represented by lighter shades in Map 2 below) tended to be concentrated around London and the Home Counties, while many of those local authorities with higher bankruptcy rates (represented by darker shades in Map 2 below) were in the South West, North East, Lincolnshire and coastal areas.

Gender Analysis

For both males and females, the bankruptcy rate has declined each year since 2009 to a rate of 4.1 for males and 2.5 for females in 2017 – at or near the lowest rates since comparable records by gender began in 2000. Historically, males have always had a higher rate of bankruptcies per 10,000 adults than females (see Figure 15) but the gap has narrowed since 2009.

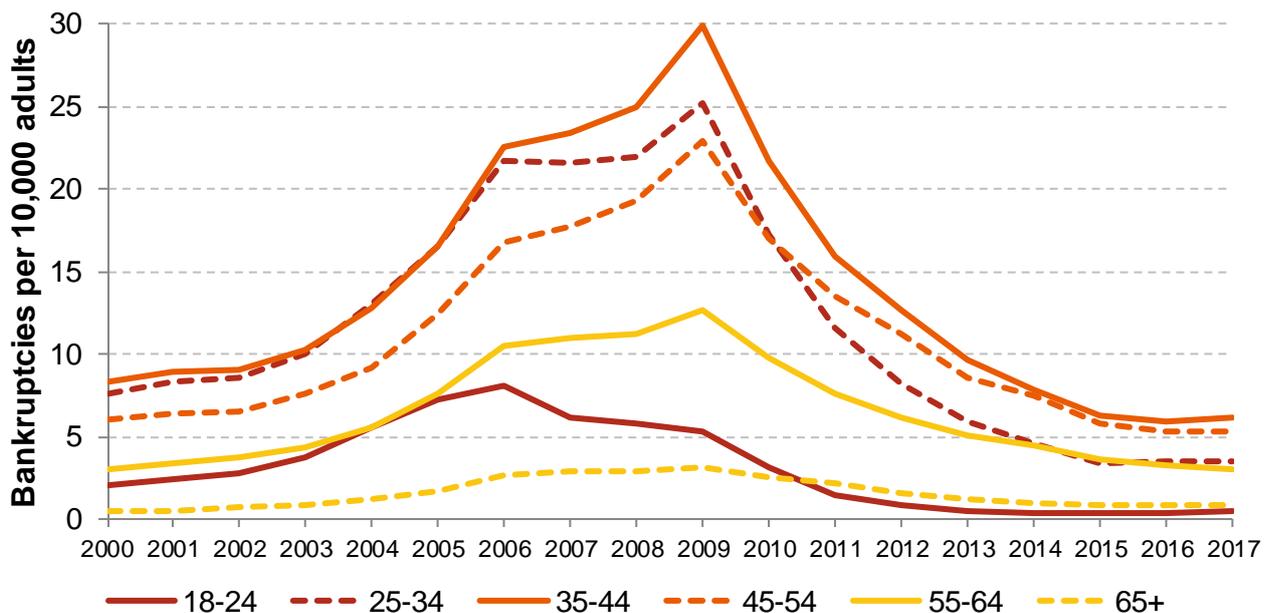
Figure 16: Rate of Bankruptcies by gender, 2000 to 2017, England and Wales



Age Group Analysis

In 2017, the distribution of bankruptcy rates by age remained broadly similar to 2016. The trend of bankruptcy rates being lower in younger adults then peaking for those aged 35-44 before falling again in older adults continues in 2017. This trend has been similar since 2006 and is similar to the trend observed for overall insolvency rates. All age groups have seen little change to bankruptcy rates since 2016.

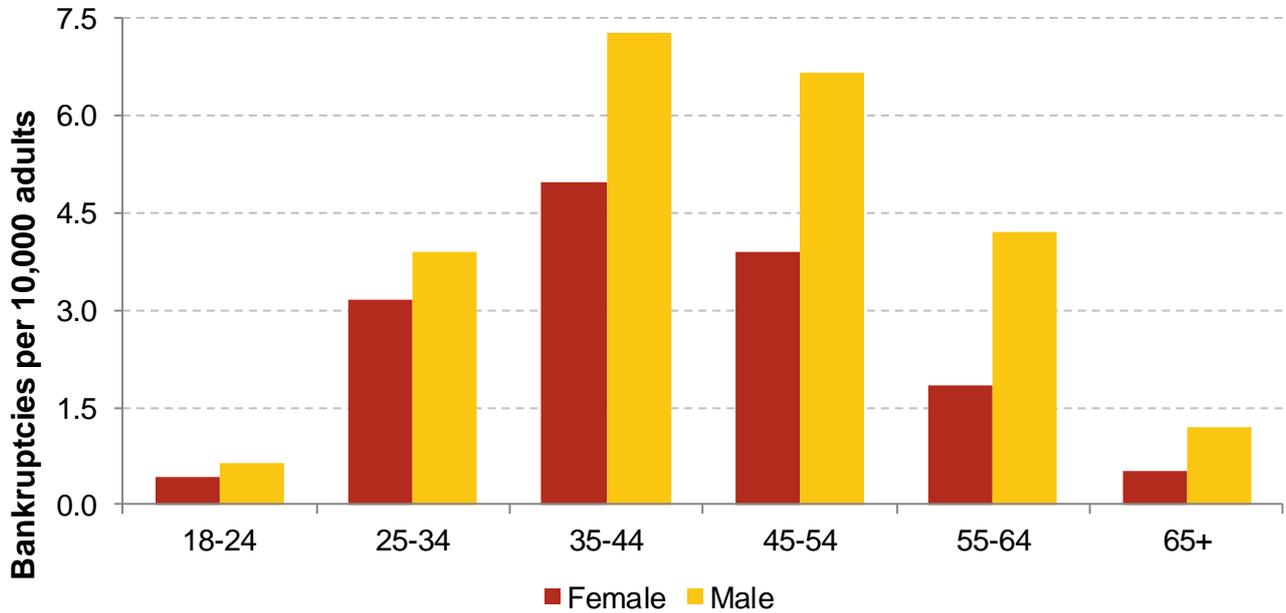
Figure 17: Rate of bankruptcies by age group, 2000 to 2017, England and Wales



Combined Age Group and Gender Analysis

The number of bankruptcies per 10,000 adults were higher for males than for females in all age groups, but the gap between rates varied by age group.

Figure 18: Bankruptcies per 10,000 adults by age group and gender in 2017, England and Wales



5. Debt Relief Orders (DROs)

National Trends

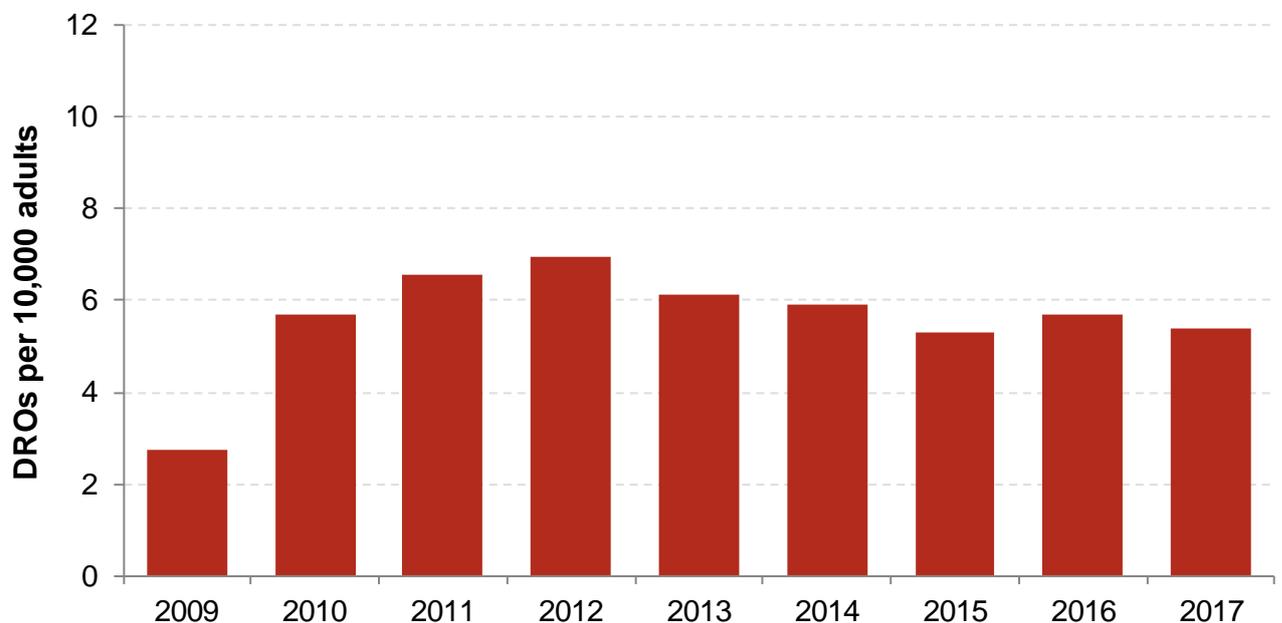
Debt relief orders (DROs) provide debt relief and are available to those who have a low income, low assets and up to £20,000 of debt. In October 2015, the upper limit for qualifying debt was raised from £15,000, and the asset limit was raised from £300 to £1,000. Since that time, about a quarter of DROs have been for amounts between £15,000 and £20,000.

In 2017, the rate of DROs was 5.4 per 10,000 adults in England and Wales.

This represented a decrease of 0.3 in the rate of DROs from 5.7 in 2016 and a decrease of 1.6 from a peak DRO rate of 7.0 in 2012.

2017 saw the DRO rate revert back to the decreasing trend which has had been established since 2012, but was temporarily deviated from in 2016 (following the increase in the eligibility criteria), as seen below in Figure 18.

Figure 19: DROs per 10,000 adults, England and Wales, 2009 to 2017



Regional Trends

The North East had the highest DRO rate in 2017 at 7.7 per 10,000 adults (2.3 higher than England and Wales), followed by Yorkshire and Humber at 7.5 per 10,000 adults (2.1 higher than England and Wales). The DRO rate was lowest in London and the South East.

Figure 20: DROs per 10,000 adults by region, England and Wales, 2017

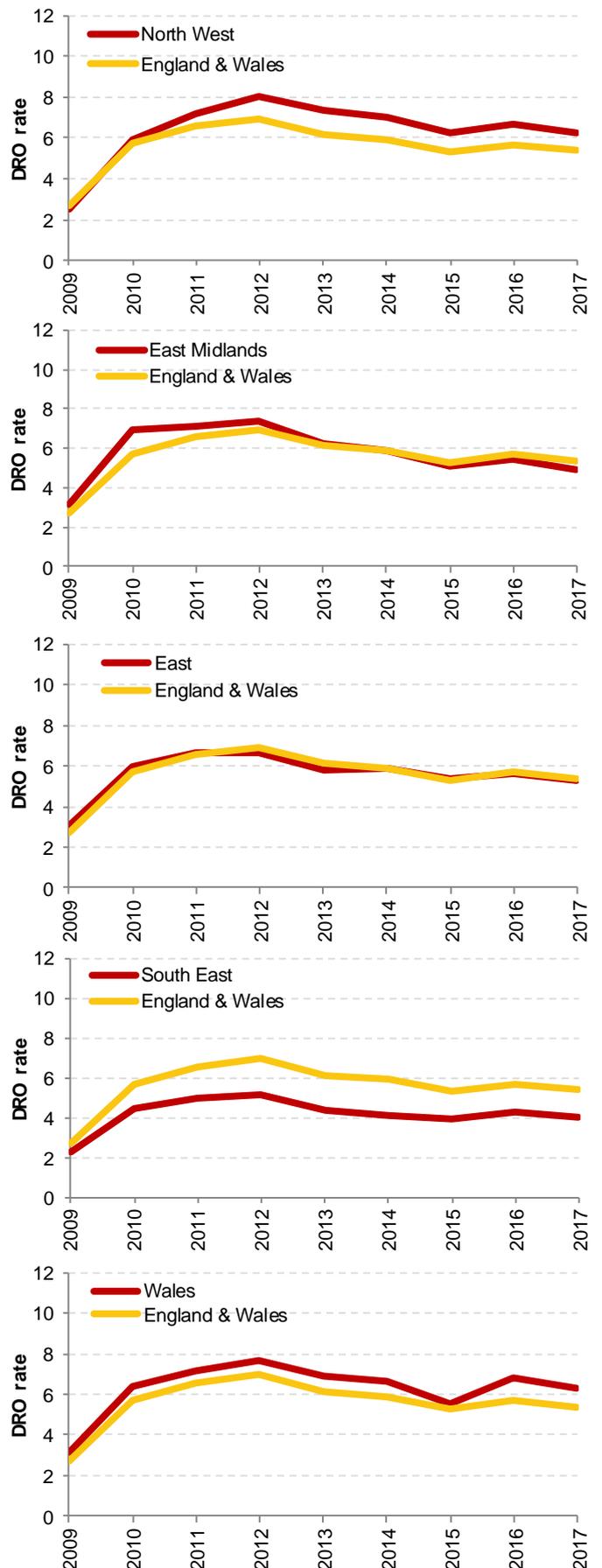
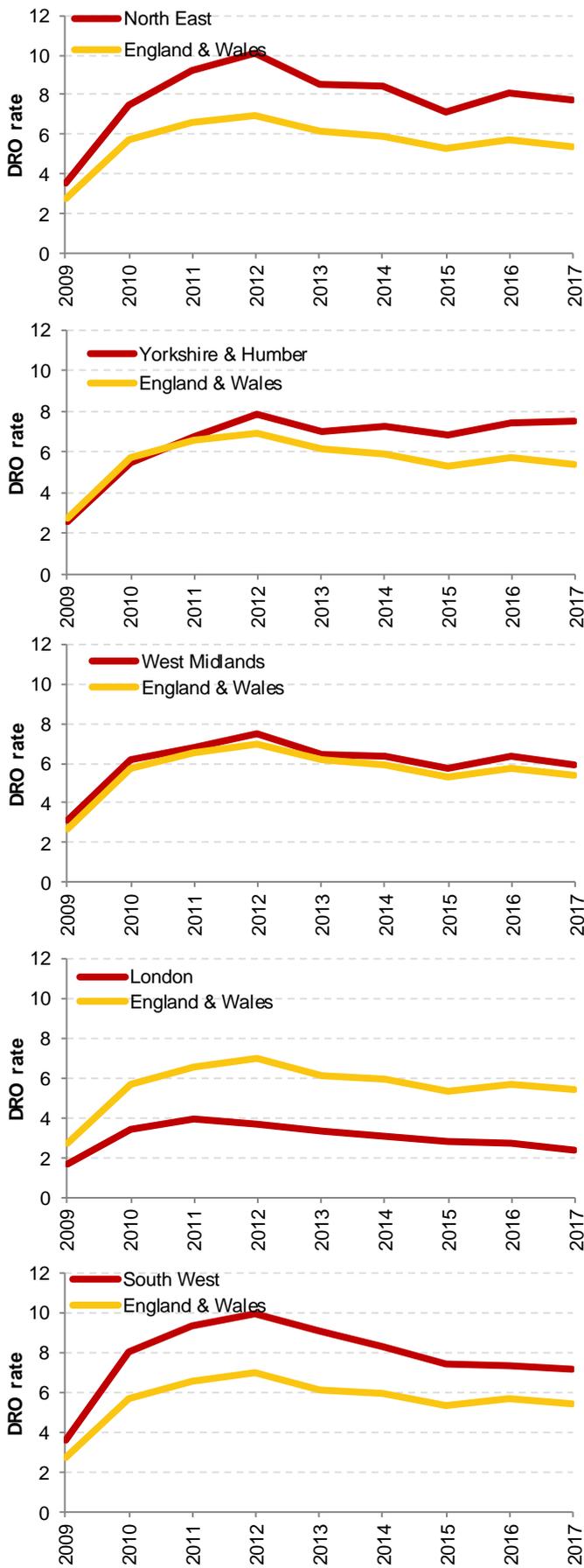


Between 2016 and 2017, the DRO rate decreased in all regions apart from Yorkshire and the Humber where the DRO rate increased by 0.1 from 7.4 in 2016. The biggest annual decrease in the DRO rate was seen in Wales where it fell by 0.5 to 6.3 from 6.9⁵.

London has had the lowest DRO rate each year since DROs were introduced in 2009, while the North East has had either the highest or second-highest rate each year over the same period.

⁵ Components may not sum due to rounding

Figure 21: Regional DRO Rates 2009-2017 (DROs per 10,000 adults)



Local Authority District Breakdown

The local authority with the highest DRO rate in 2017 was Scarborough at 21.7 (and has been local authority with the highest DRO rate since 2014); the lowest was Wokingham at 0.9⁶ (see Table 3 below; the distribution of local authorities by DRO rate is given in Figure 19 below).

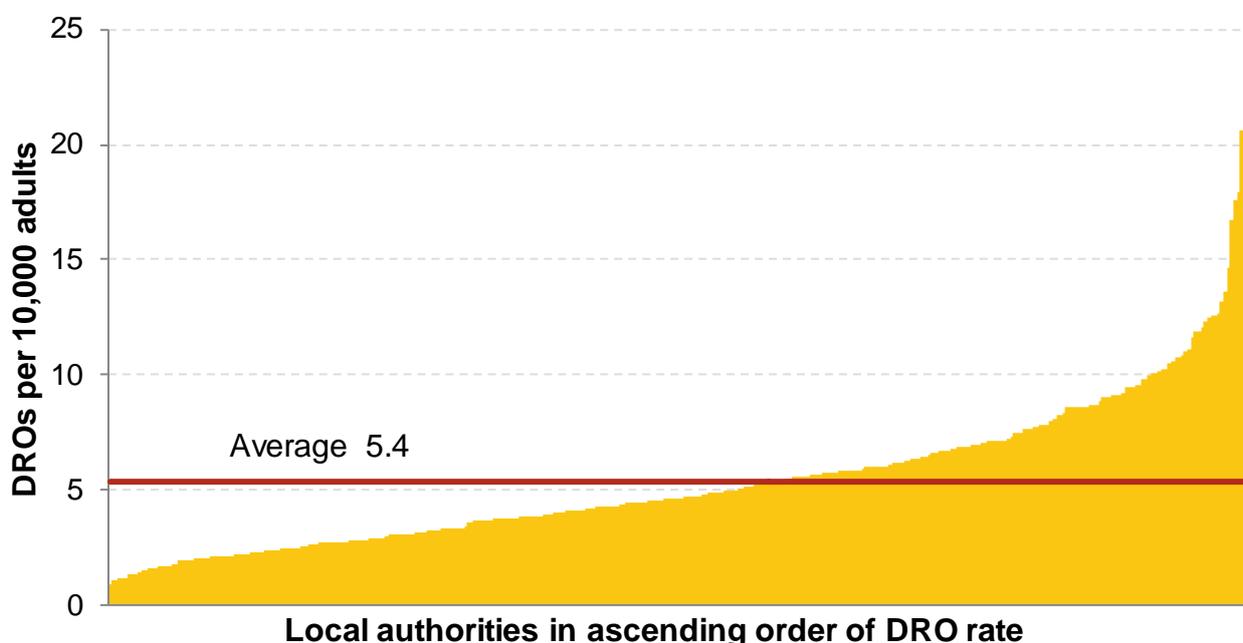
The DRO rate was lower in 2017 than in 2016 in 208 out of 348 local authorities (60%).

The largest decrease in the rate was in Flintshire at 7.3 lower per 10,000 adults; the largest increase was in Christchurch⁵ at 4.1 higher per 10,000 adults.

Table 3: Local authorities with the ten highest and lowest DRO rates, England and Wales, 2017

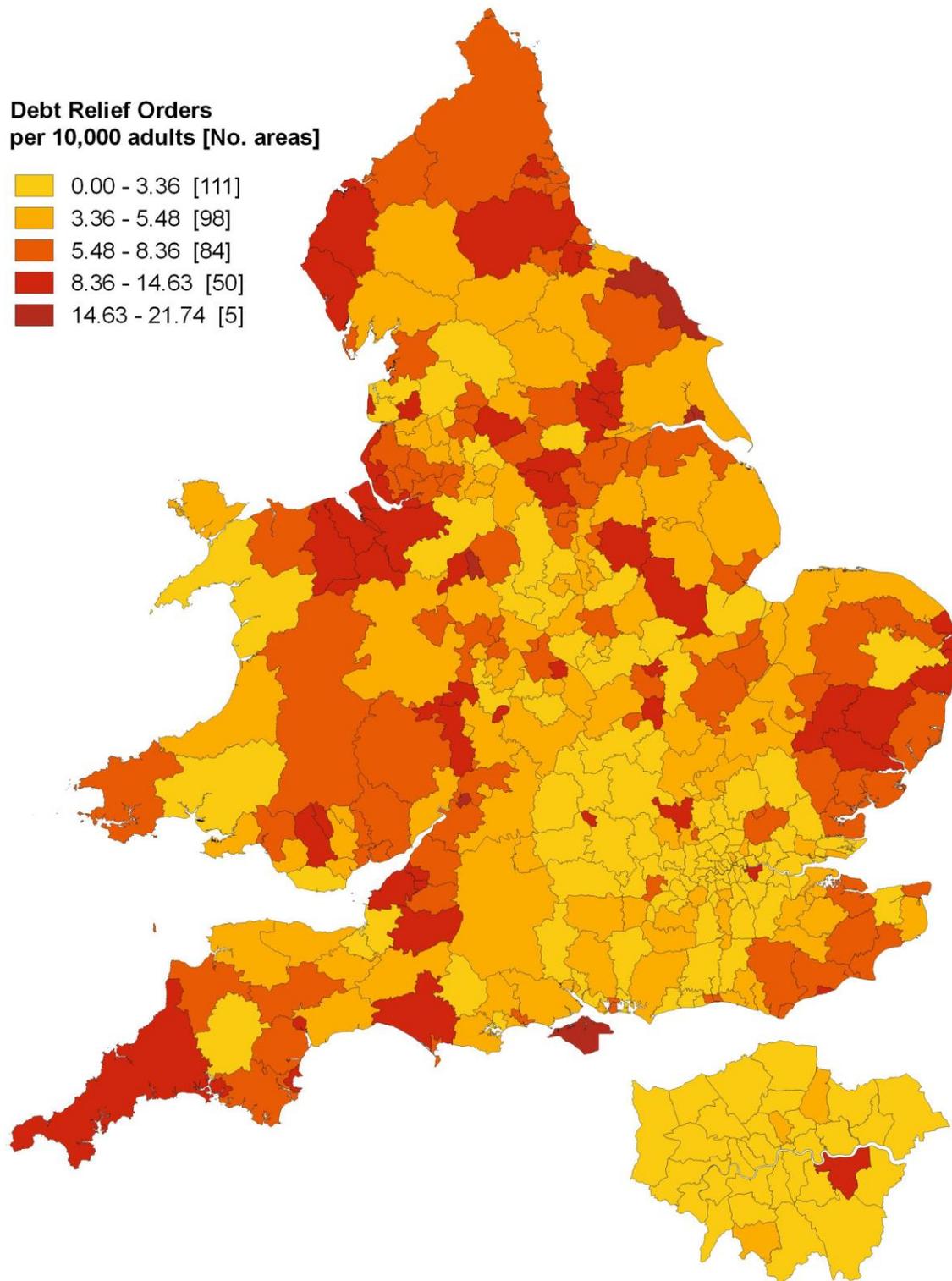
Highest DRO rates			Lowest DRO rates		
Local authority	Number of new cases	per 10,000 adults	Local authority	Number of new cases	per 10,000 adults
Scarborough	193	21.7	Wokingham	11	0.9
Stoke-on-Trent	408	20.6	Harrow	20	1.0
Isle of Wight	208	17.9	Westminster	22	1.1
Gloucester	176	17.6	Barnet	33	1.1
Kingston upon Hull, City of	341	16.7	Ealing	30	1.2
Corby	77	14.6	Brent	30	1.2
North Somerset	231	13.6	Rochford	9	1.3
Nuneaton and Bedworth	133	13.2	Kingston upon Thames	18	1.3
Ipswich	136	12.6	Enfield	33	1.3
Torbay	138	12.6	Havering	28	1.4

Figure 22: Distribution of DRO rates by local authority, England and Wales, 2017



⁶ Disregarding Isles of Scilly and the City of London due to small population numbers.

Map 3: DROs per 10,000 adults by local authority, England and Wales, 2017



Local authorities with lower DRO rates (represented by lighter shades in Map 3 below) tended to be concentrated around London, the Home Counties and most of the Midlands, while many of those local authorities with higher DRO rates (represented by darker shades in Map 3 below) were in the Merseyside/North Wales, North East, South West, parts of Yorkshire and East Anglia and coastal areas.

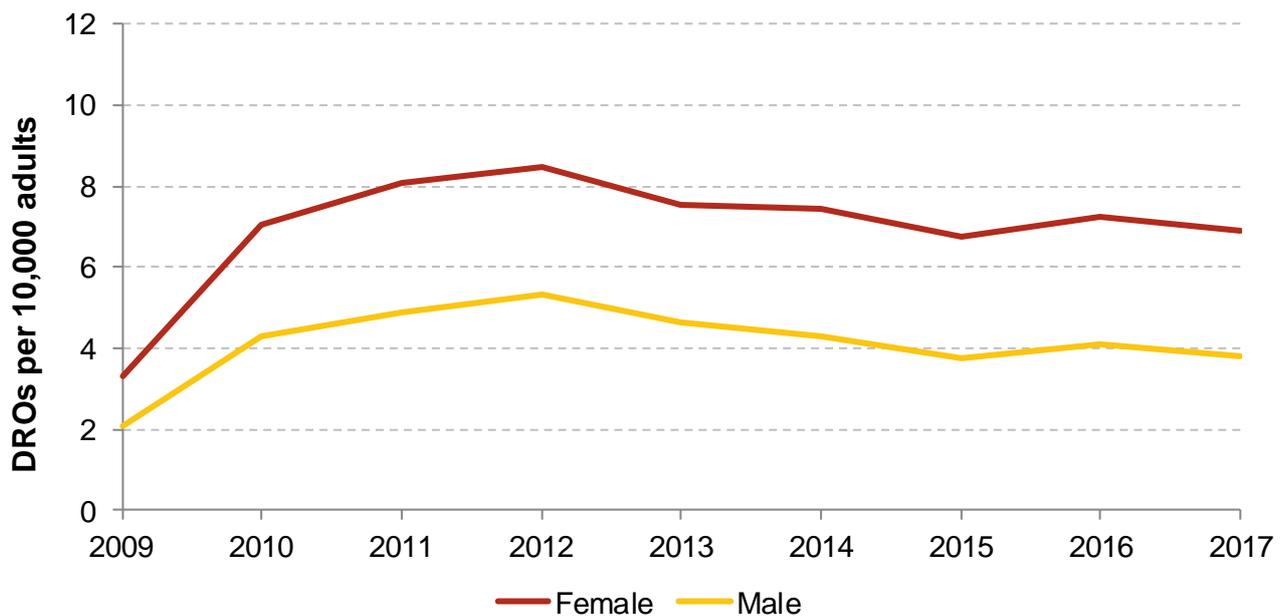
Gender Analysis

In 2017, the rate of DROs was 6.9 per 10,000 adults for females and 3.8 for males. This represents a gender gap of 3.1 and is fall in the gender gap of 0.1 (from 3.2 in 2016).

The annual decrease in the DRO rate for males was 0.3 (from 4.1 in 2016) and was 0.4 for female (from 7.2⁷ in 2016). Since DROs were introduced in 2009, the rate for females has been consistently higher than for males and both genders have followed the national trend in increases and decreases.

The higher rate of DROs amongst females contributes to the higher rate of overall insolvencies amongst females. The introduction of DROs coincides with the gender gap narrowing and subsequently reversing between male and female overall insolvency rates.

Figure 23: DROs per 10,000 adults by gender, 2009 to 2017, England and Wales.

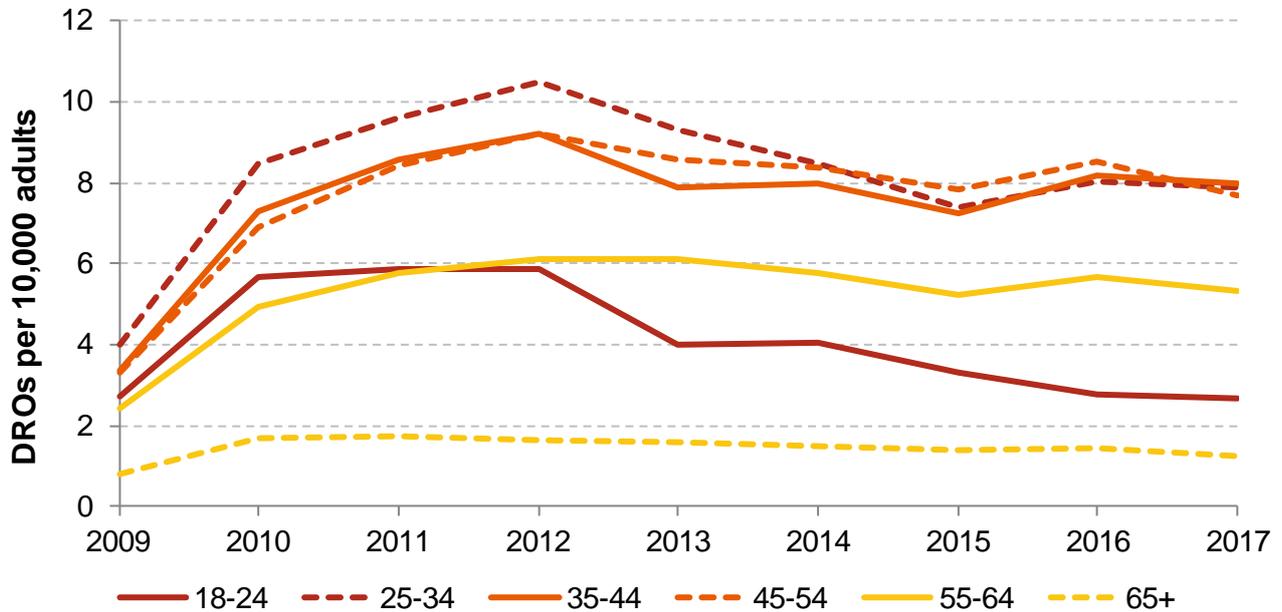


⁷ Components may not sum due to rounding

Age Group Analysis

In 2017, the distribution of bankruptcy rates by age remained broadly similar to 2016. The trend of DRO rates peaking in middle age continues as around since 2006 and is similar to the trend observed for overall insolvency rates. All age groups saw slight falls in their annual DRO rate. Since DROs were introduced in 2009, the age group with the highest DRO rate has varied between 25-34 year olds, 35-44 year olds and 45-54 year olds. Each of these groups has had very similar DRO rates for the past few years.

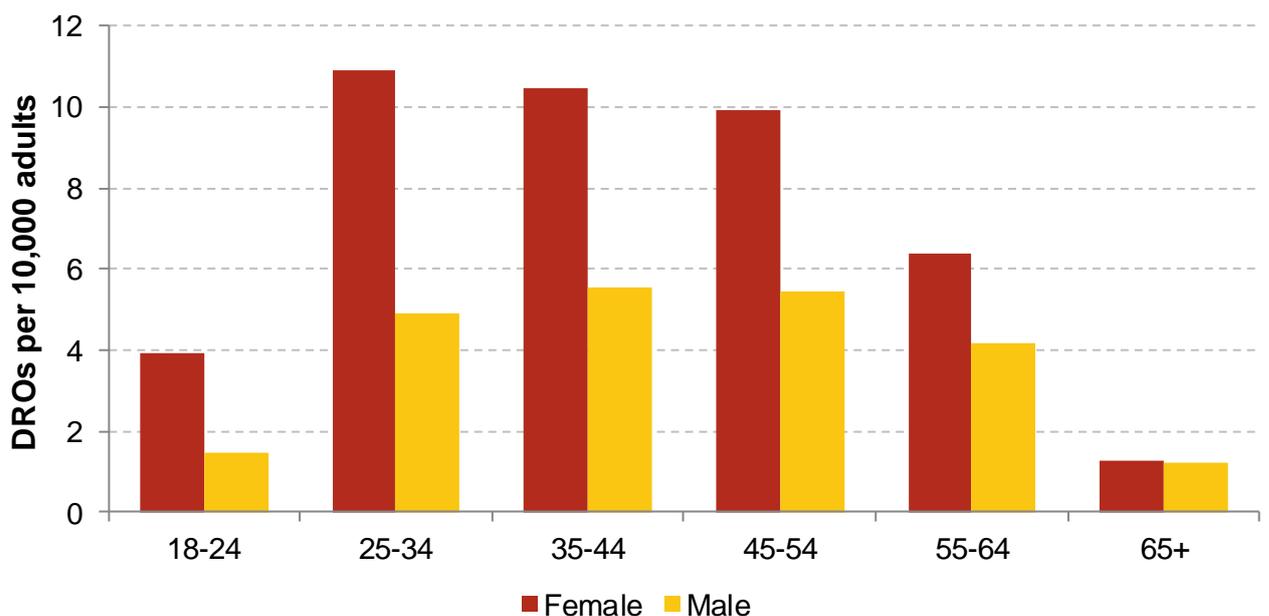
Figure 24: DROs per 10,000 adults by age group, 2009 to 2017, England and Wales.



Combined Age and Gender Analysis

Females had a significantly higher rate for DROs in all categories of ages except in the age group 65+ where the DRO rate was broadly equal.

Figure 25: DROs per 10,000 adults by age and gender in 2017, England and Wales



6. Individual Voluntary Arrangements (IVAs)

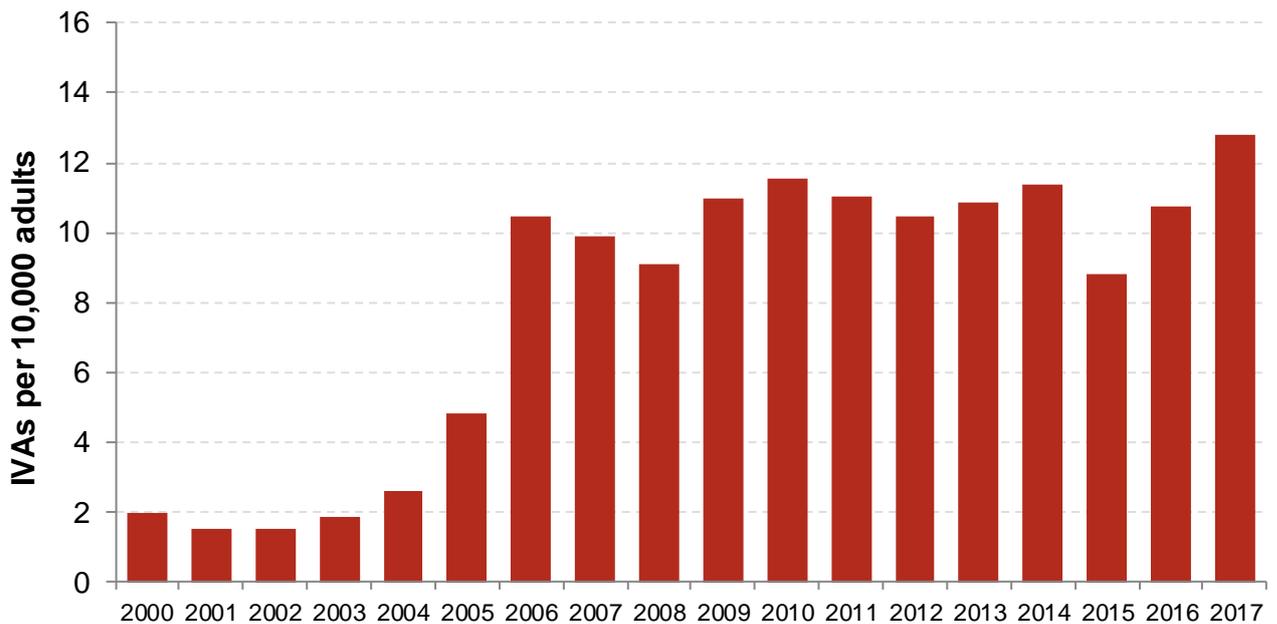
National Trends

In 2017, the rate of IVAs was 12.8 IVAs per 10,000 adults in England and Wales.

This represented an annual increase of 2.0 in the rate of IVAs per 10,000 adults in England and Wales in 2017 to 12.8 from 10.8 in 2016; and a 10 year increase of 2.9 in the IVA rate from 9.9 in 2007.

2017 saw the highest rate of IVAs ever, exceeding previous 2014 peak of 11.4. It represents an increase of 4.0 in the IVA rate since the most recent low of 8.8 in 2015.

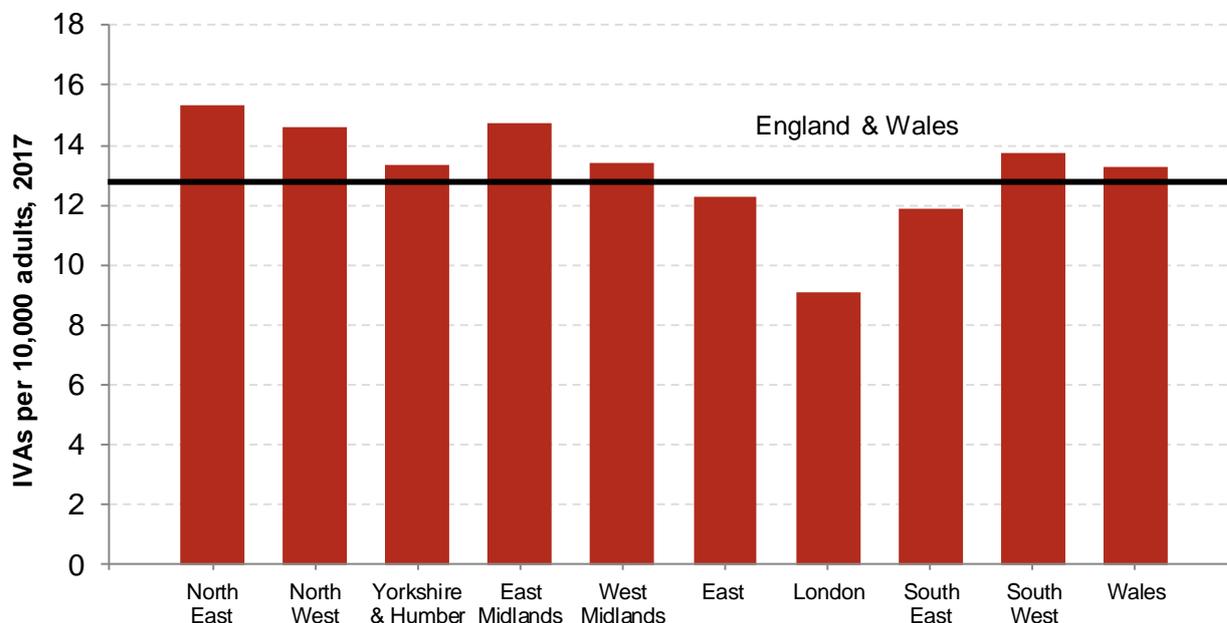
Figure 26: IVAs per 10,000 adults by region, England and Wales, 2000 to 2017



Regional Trends

The North East had the highest IVA rate in 2017 at 15.4 per 10,000 adults (2.6 higher than England and Wales), followed by the East Midlands with 14.7 per 10,000 adults (1.8 higher than England and Wales). London had the lowest rate in 2017.

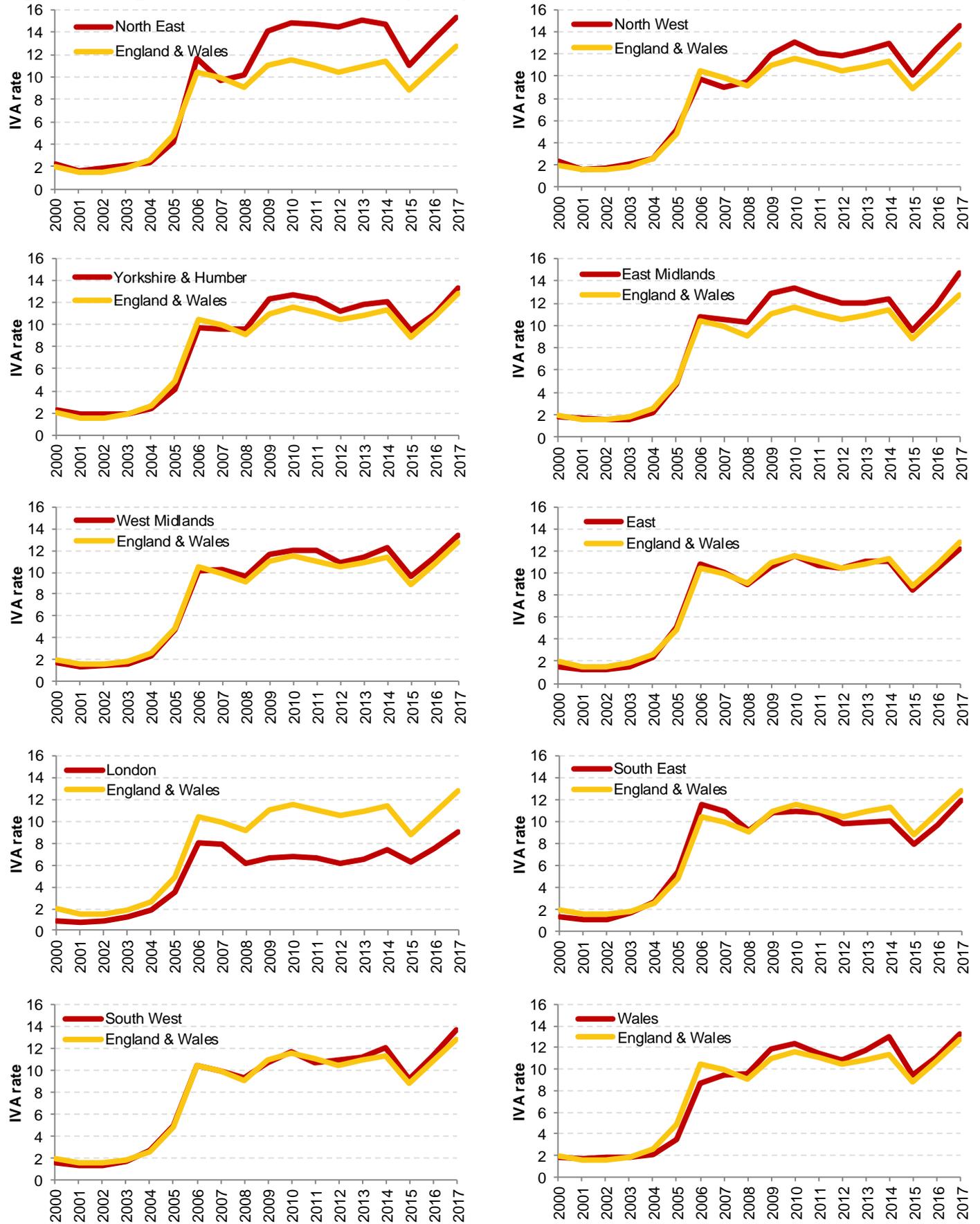
Figure 27: IVAs per 10,000 adults by region, England and Wales, 2017



East Midlands and the South West showed the largest annual increases in 2017 in IVA rates, with a rate rise of 3.0 and 2.5 IVAs per 10,000 adults respectively, whilst London showed the smallest increase at 1.6. These compare to a national increase of 2.0 IVAs per 10,000 adults in England and Wales in 2017.

London has had the lowest IVA rate each year since comparable records began in 2000, while the North East has had the highest rate each year since 2009. Like the trend for England and Wales, all regions saw a rise in their IVA rate in both 2017 and 2016.

Figure 28: Regional IVA Rates 2000-2017 (IVAs per 10,000 adults)



Local Authority District Breakdown

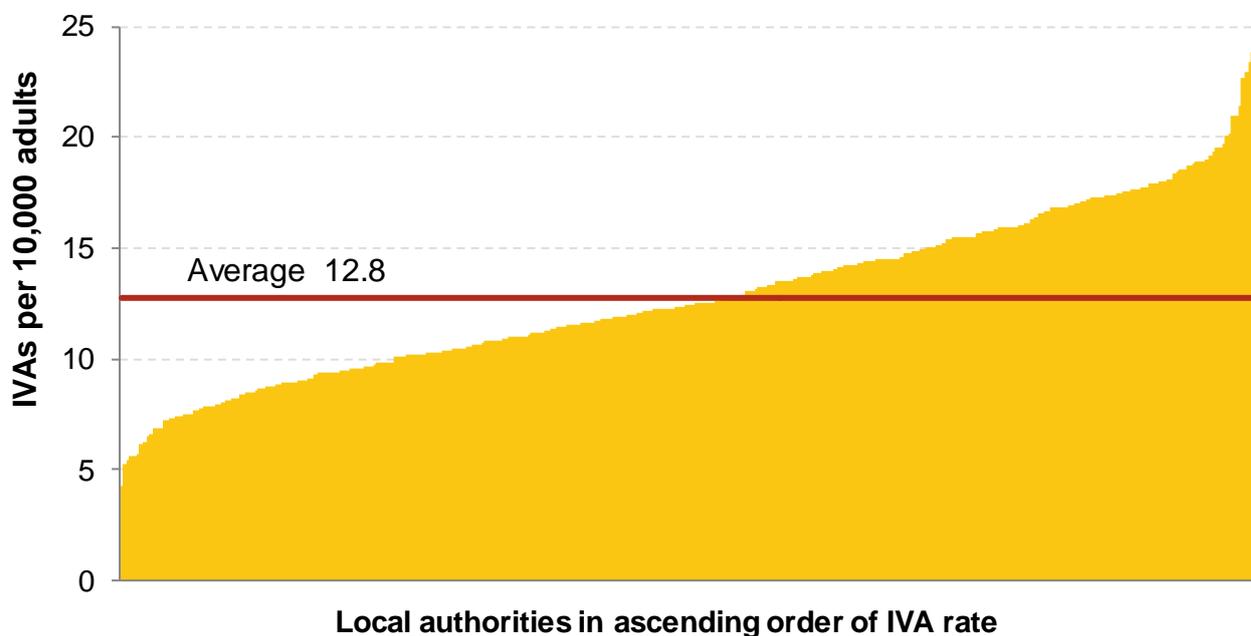
The local authority with the highest IVA rate in 2017 was Blackpool at 24.7 (Blackpool was also the local authority with the highest rate of IVAs in 2015 and 2016), the lowest was Kensington and Chelsea at 4.2⁸ (see Table 4 below; the distribution of local authorities by IVA rate is given in Figure 26 below).

The IVA rate was higher in 2017 than in 2016 in 320 out of 348 local authorities (92%). The largest decrease in the rate was in Merthyr Tydfil while the largest increase was in Burnley.

Table 4: Local authorities with the ten highest and lowest IVA rates, England and Wales, 2017

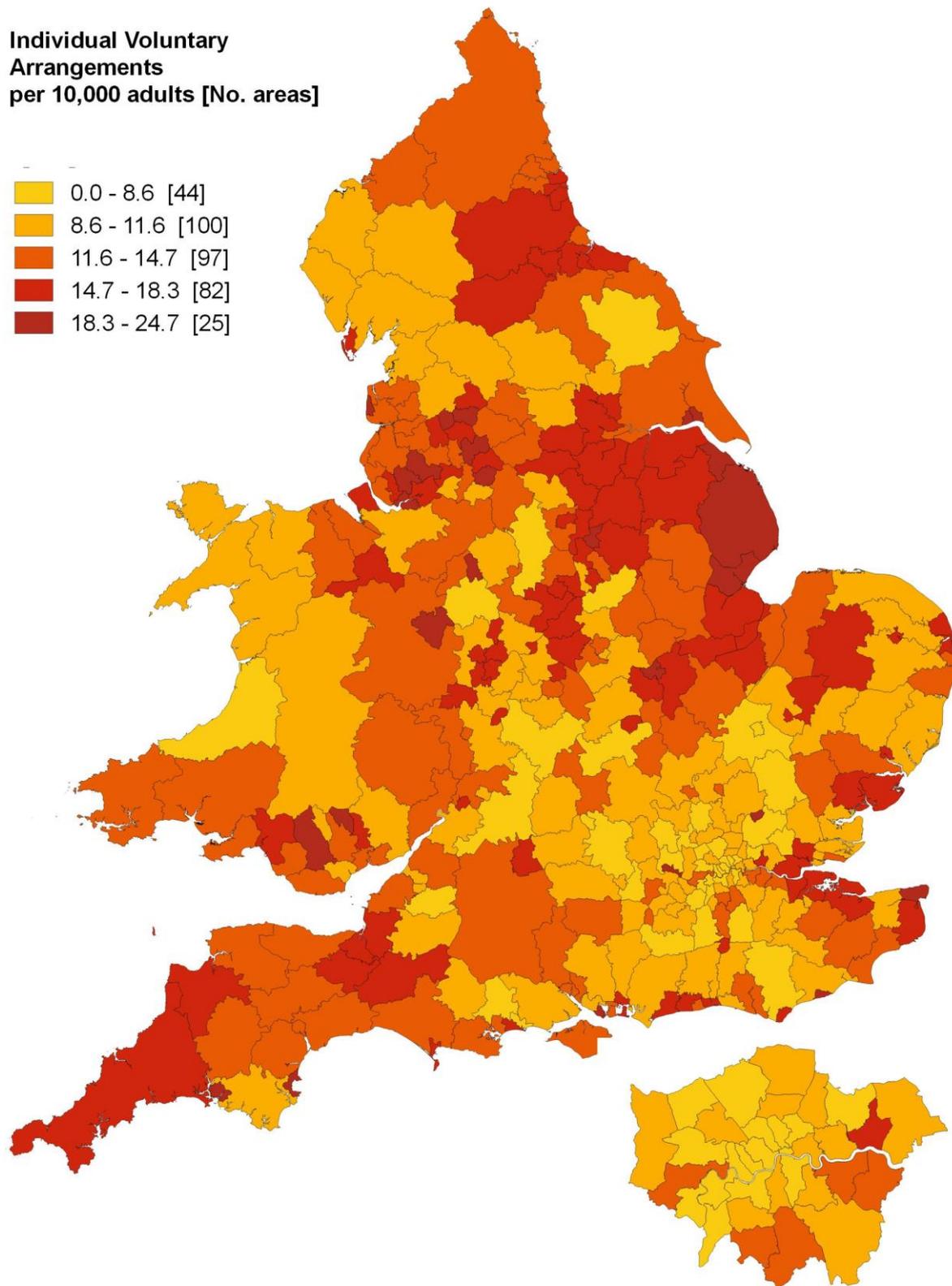
Highest IVA rates			Lowest IVA rates		
Local authority	Number of new cases	per 10,000 adults	Local authority	Number of new cases	per 10,000 adults
Blackpool	274	24.7	Kensington and Chelsea	54	4.2
Plymouth	502	23.8	Camden	108	5.3
Boston	127	23.4	Westminster	109	5.5
Harlow	150	23.0	Richmond upon Thames	85	5.6
Hyndburn	140	22.6	Kingston upon Thames	77	5.7
Blaenau Gwent	120	21.4	Wandsworth	149	5.7
East Lindsey	243	21.0	Chiltern	45	6.1
Tameside	366	21.0	Harrow	120	6.3
Thanet	225	20.2	St Albans	72	6.5
Stoke-on-Trent	398	20.1	Christchurch	27	6.6

Figure 29: Distribution of IVA rates by local authority, England and Wales, 2017



⁸ Disregarding the City of London and Isles of Scilly due to small population numbers

Map 4: IVAs per 10,000 adults by local authority, England and Wales, 2017

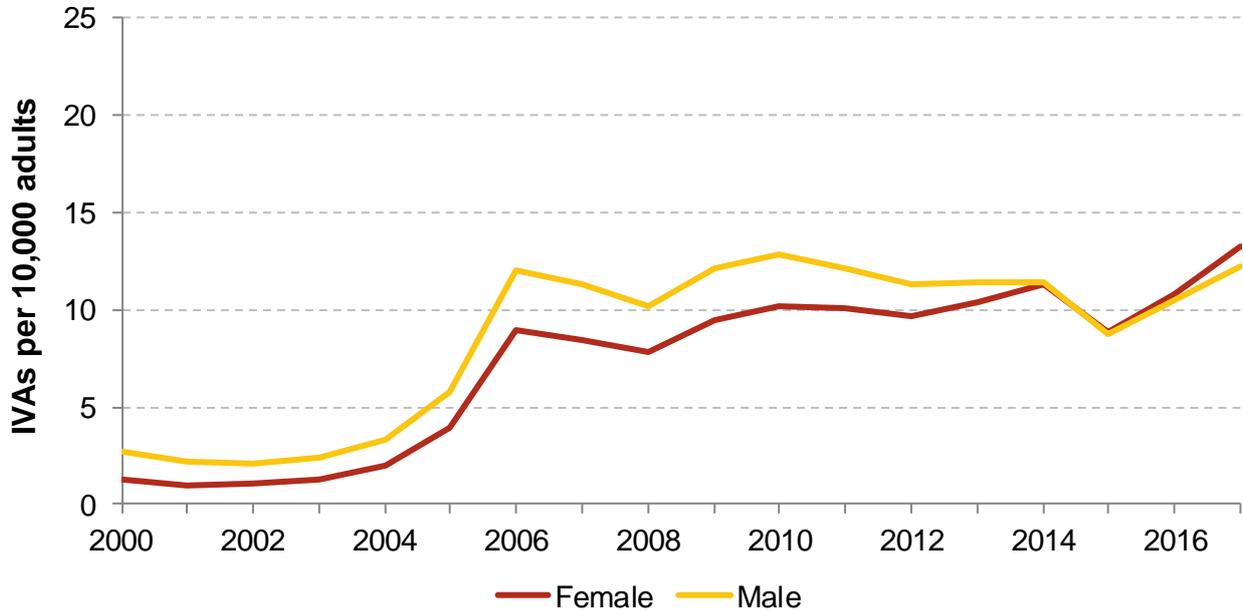


Local authorities with lower IVA rates in 2017 (represented by lighter shades in Map 4 above) tended to be concentrated around London and the Home Counties, while many of those local authorities with higher IVA rates (represented by darker shades in Map 4 below) were in the South West, North East, Merseyside/Greater Manchester, Humberside, East Midlands, South Wales and coastal areas.

Gender Analysis

In 2017, the IVA rate for females was 13.3 and was 12.3 for males. This represents a gender gap of 1.0 and is a widening of last year's gender gap of 0.3. Historically, males had a higher rate of IVAs per 10,000 adults than females, but the gender gap noticeably narrowed from 2010; and in 2015, females and males had the same rate.

Figure 30: IVAs per 10,000 adults by gender from 2000 to 2017, England and Wales.



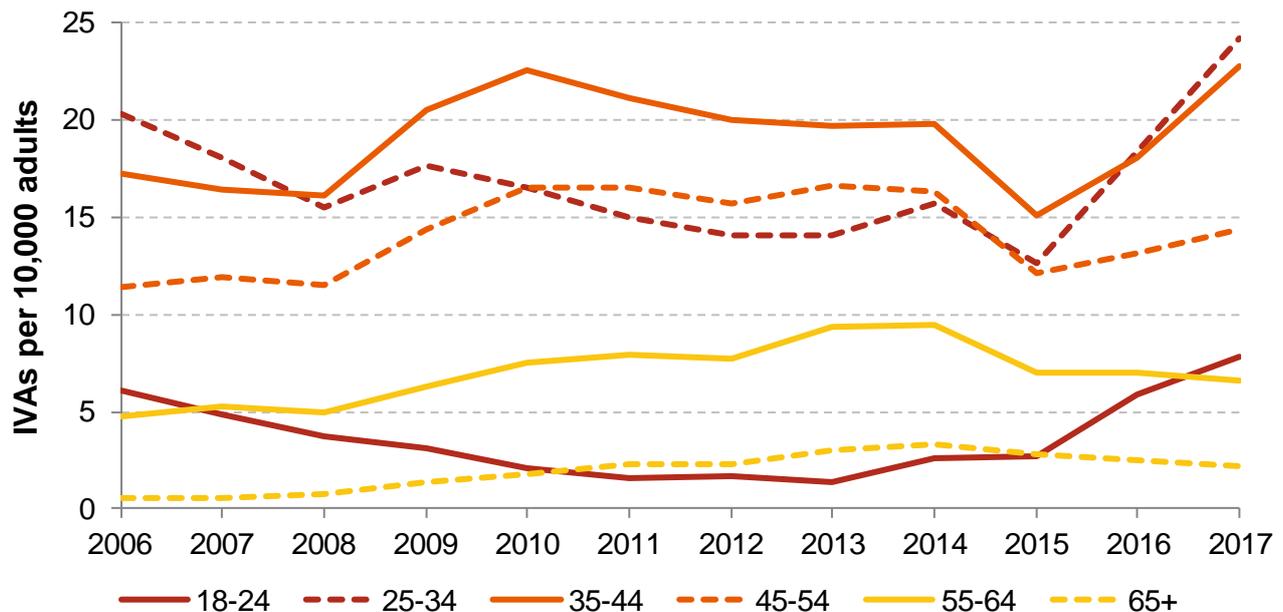
Age Group Analysis

In 2017, the 25-34 year old age group had the largest IVA rate, at 24.2 per 10,000 adults, while the 65+ age group had the lowest IVA rate at 2.2.

Previously, the 35-44 year old age group recorded the highest rate each year between 2008 and 2015. Between 2011 and 2015, the 18-24 age group had the lowest rate of IVAs; in 2016 the 65+ age group replaced the 18-24 age group as the age group with lowest IVA rate (2.2).

Groups where individuals were aged under 45 showed large increases in IVA rate. This increase was lower for those aged 45-54 and fell for the 55-64 year olds and 65+ age group

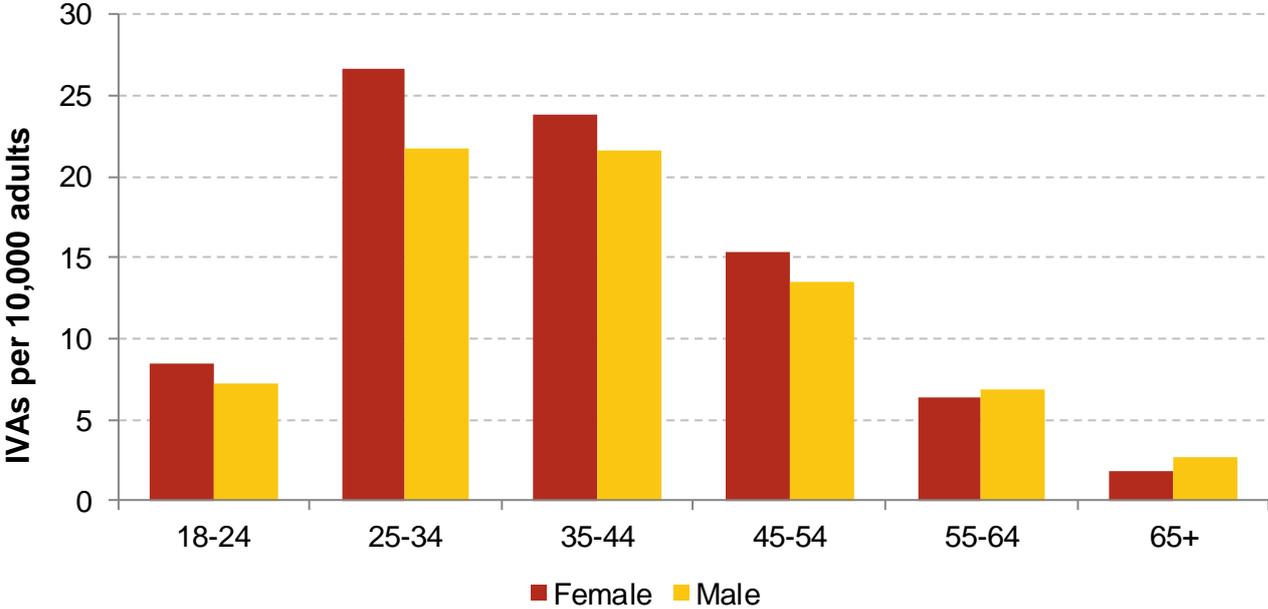
Figure 31: IVAs per 10,000 adults by age group from 2006 to 2017, England and Wales.



Combined Analysis

The IVA rates per 10,000 adults were higher for females than males in all age groups up to 45-54 year olds and higher for males than females in the 55-64 year old and 65+ age groups.

Figure 32: IVAs per 10,000 adults by age and gender in 2017, England and Wales



7. Notes to accompany the Individual Insolvency Statistics by Location, Age and Gender

For general notes on individual insolvency statistics in England and Wales please see the quarterly *Insolvency Statistics* publication, which is the definitive source of the number of new cases each year in England and Wales, and the rate per 10,000 adults. The latest publication is at:

<https://www.gov.uk/government/collections/insolvency-statistics>

Data sources and methodology

Details of individual insolvencies are sourced from administrative records held by the Insolvency Service. Extracts from these records, including postcode, date of birth, date of insolvency, and gender, are taken to derive the breakdowns used in this publication.

Postcode data are matched against the [National Statistics Postcode Lookup](#), to determine the region and local authority of each individual. These data are then aggregated to produce counts of insolvencies in each geographical area. The National Statistics Postcode Lookup is derived from data from the Office for National Statistics and Ordnance Survey.

Geographical boundary definitions are sourced from the Office for National Statistics and are based on Ordnance Survey data.

Population statistics are sourced from the Office for National Statistics publication [Population Estimates for UK, England and Wales, Scotland and Northern Ireland, Mid-2017](#) (and related statistics for previous years). These statistics are used as the denominator when calculating insolvency rates per 10,000 adults.

Quality

This section provides information on the quality of the *Individual Insolvency Statistics by Region*, to enable users to judge whether or not the data are of sufficient quality for their intended use. The section is structured in terms of the six quality dimensions of the [European Statistical System](#).

Relevance (*the degree to which the statistical product meets user needs for both coverage and content*)

The Insolvency Service has policy responsibility for individual insolvency in England and Wales only; the extent of the coverage of these statistics reflects this.

Individual insolvency figures at national (England and Wales) level are published quarterly by the Insolvency Service as a National Statistics release. The most recent such figures relate to Q1 2018, published on 27 April at <https://www.gov.uk/government/statistics/insolvency-statistics-january-to-march-2018>. The annual statistics in this publication provide breakdowns by region, county, unitary authority and local authority; and by age and gender at region-level.

Users of insolvency statistics include the Insolvency Service itself, which has policy responsibility for insolvency in England and Wales and for the non-devolved areas within Scotland and Northern

Ireland; other government departments; parliament; the insolvency profession; debt advice agencies; media organisations; academics; the financial sector; the business community and the general public.

The views of users have been taken into account when making changes to this publication. In January 2016, the Insolvency Service launched a user feedback survey to obtain the views of users on the usefulness of the statistics, and where improvements could be made. The survey closed in April 2016 and was followed by the publication of a [summary of user feedback](#).

Accuracy and Completeness (including the closeness between an estimated or stated result and the [unknown] true value)

The latest data relate to the calendar year 2017. National-level statistics covering this period were published on 26 January 2018 as part of the quarterly *Insolvency Statistics* publication – though the *Individual Insolvency Statistics by Region* is not consistent with the quarterly publication (see Coherence, below).

Accuracy and completeness of geographic data

Individual insolvents have been classified into geographic areas on the basis of the postcode supplied by the individual. As some postcodes supplied are missing or incomplete, or have not matched the National Statistics Postcode Lookup, some individuals have not been matched to geographic areas.

Nationally, this proportion has been decreasing from about 12% in 2000 to around 1% in 2017 in the case of bankruptcies; and decreasing from around 15% in 2000 to 0.1% in 2017 in the case of IVAs. The proportion for DROs is around 0.1% each year. A postcode quality file is provided as a separate table.

Postcodes are assigned to areas using the centroid of the postcode area. As postcode boundaries are not contiguous with other geographic boundaries, these postcode boundaries could span several geographic boundaries.

It is possible an individual changed place of residence in order to cut costs and attempt to get out of financial difficulty. Where this failed and the individual was declared insolvent, it will be the address at the time of the insolvency which is recorded and used to classify the insolvent's location, where this can be determined. Where more than one address has been provided and the address at the time of insolvency is not known, an address has been chosen at random.

Accuracy and completeness of age and gender data

Some records of individual insolvents have missing or incomplete data for either or both of date of birth and gender. These have been classified as 'unknown' in the relevant tables, but included in the regional tables if the postcode matched the National Statistics Postcode Lookup. Some individuals have improbable dates of birth (for example 1 January 1900) and have been recoded as 'unknown'. England and Wales totals and rates are unaffected by this.

Timeliness and Punctuality (*Timeliness refers to the elapsed time between publication and the period to which the data refer. Punctuality refers to the time lag between the actual and planned dates of publication.*)

The latest data relate to the calendar year 2017. National-level statistics covering this period were published on 26 January 2018 as part of the quarterly *Insolvency Statistics* publication – though the *Individual Insolvency Statistics by Region* is not consistent with the quarterly publication (see Coherence, below).

The key statistics in this publication relate to the rate of individual insolvency per 10,000 adults, which is dependent on population estimates at local authority level for the denominator in this calculation. The Office for National Statistics released [Population Estimates for UK, England and Wales, Scotland and Northern Ireland, Mid-2017](#) on 28 June 2018. The period between these source statistics being released, and publication of these statistics, is the minimum required to ensure outputs can be produced to the required standard.

Accessibility and Clarity (*Accessibility is the ease with which users are able to access the data. It also relates to the format in which the data are available and the availability of supporting information. Clarity refers to the quality and sufficiency of metadata, illustrations and accompanying advice*)

The Insolvency Statistics are available free of charge to the end user on the GOV.UK website. They are also linked via the Publication Hub and they meet the standards required under the Code of Practice for Official Statistics and the Insolvency Service's own website accessibility policy. Related data are available at the same GOV.UK location.

This publication consists of a statistics release in PDF format, which contains key results and commentary to help interpret the data, and detailed data tables in Excel format.

If you have any queries about the publication or would like it in a different format, please email statistics@insolvency.gov.uk

Comparability (*the degree to which data can be compared over time and domain*)

Numbers of individual insolvencies in each geographical area each year, and the underlying population data, are categorised according to administrative boundaries as at December 2017, allowing for comparisons to be made between time periods and between geographical areas.

Coherence (*the degree to which data which are derived from different sources or methods, but which refer to the same phenomenon, are similar*)

Numbers of new cases presented in these tables are not consistent with the official, headline quarterly National Statistics published as they have been extracted from a live database at a different point in time and on a different basis. The quarterly National Statistics are the definitive source of the number of new cases each year in England and Wales, and the rate per 10,000 adults.



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